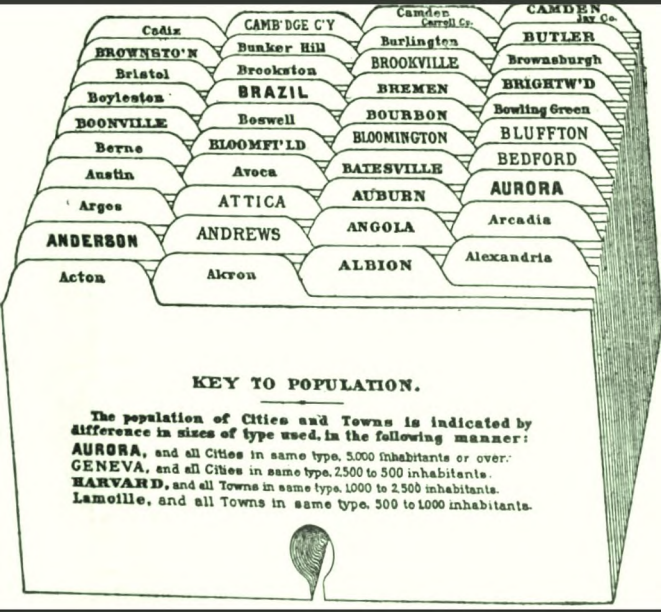
This is a reproduction of a library book that was digitized by Google as part of an ongoing effort to preserve the information in books and make it universally accessible.

Google books

http://books.google.com



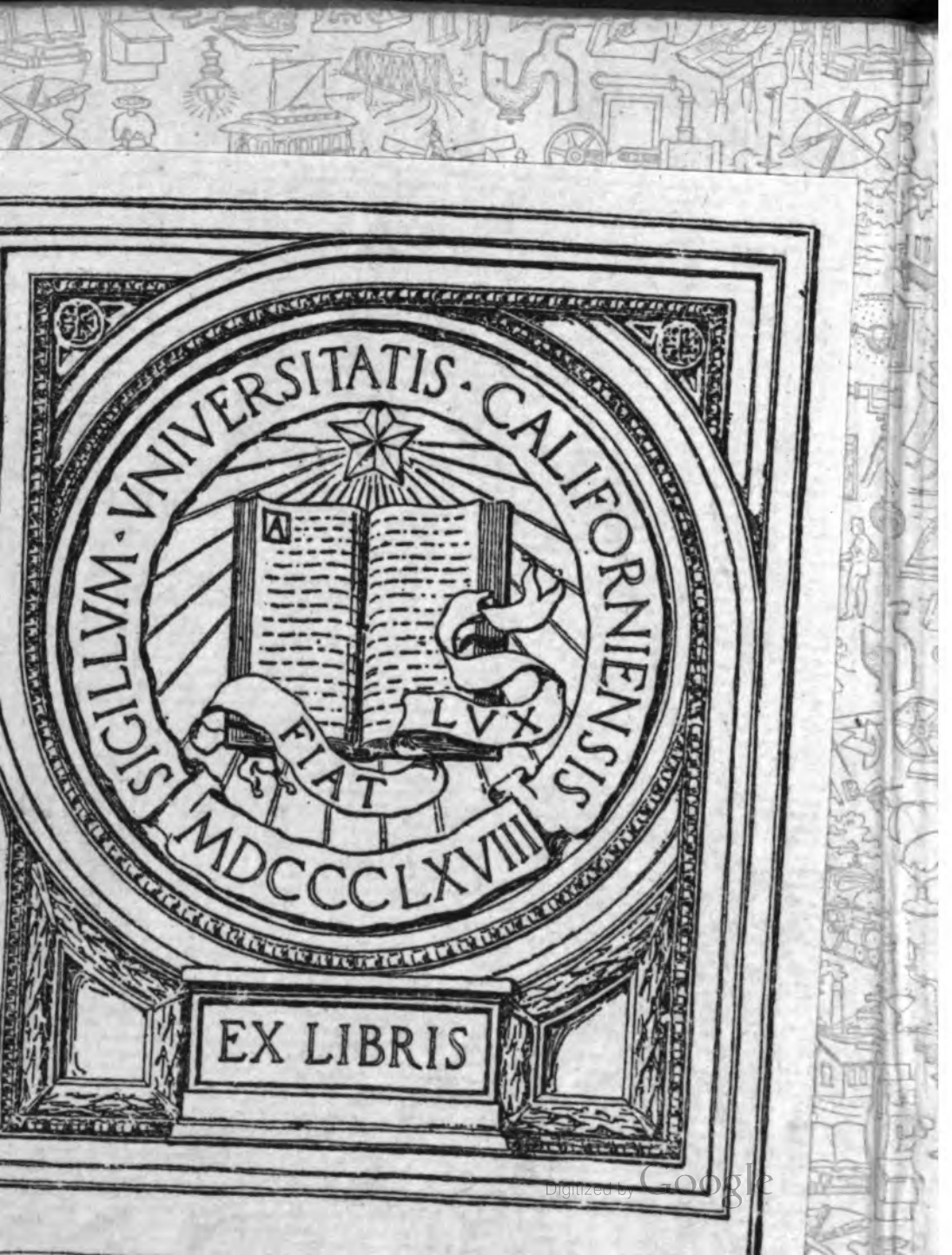



# *The stenographer's and correspondent's handbook ...*

International Correspondence Schools

Digitized by Google

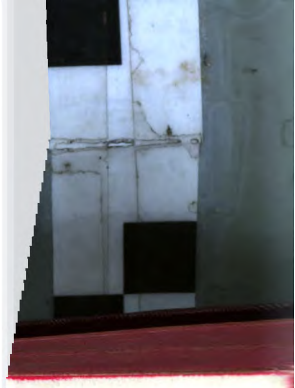





Digitized by Google

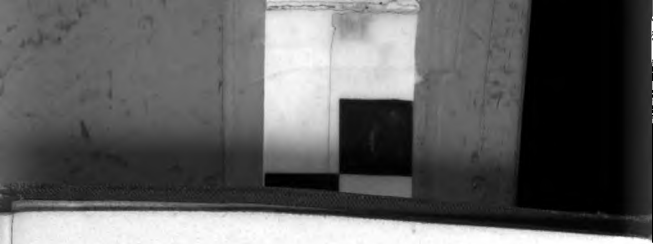

Digitized by Google

Digitized by Google



617
I61

Digitized by Google



Digitized by Google



# THE STENOGRAPHER'S AND CORRESPONDENT'S HANDBOOK

A REFERENCE WORK

ON

STENOGRAPHIC AND TYPEWRITING METHODS, BUSINESS CORRESPONDENCE, DICTION, MODERN OFFICE PRACTICE, POSTAL INFORMATION, AND ALLIED SUBJECTS

BY

Digitized by Google

HF5726
.I6

COPYRIGHT, 1910, BY
INTERNATIONAL TEXTBOOK COMPANY
ENTERED AT STATIONERS' HALL, LONDON
ALL RIGHTS RESERVED

PRINTED IN THE UNITED STATES

21176

Digitized by Google

# PREFACE

The time spent in preparing for a stenographic career is usually so short that the stenographer, if ambitious to advance, should strive continually to increase his store of useful knowledge, giving special attention to those subjects that relate directly to his work. This Handbook gives much information of value to stenographers, and should spur the reader to undertake comprehensive courses of study on various business subjects.

The demand for the expert correspondent is constantly increasing, and as the ambitious stenographer has an unusual opportunity to qualify himself as a correspondent, a large section is devoted to modern business letter writing.

The publishers acknowledge, with their thanks, the permission of *The Phonographic Magazine*, the *Business Educator*, and the *Selling Magazine* to reprint some extracts from the writings of S. Roland Hall, under whose supervision this handbook is prepared.

INTERNATIONAL CORRESPONDENCE SCHOOLS
*January 1, 1910* SCRANTON, PA.

255083

Digitized by Google

Digitized by Google

# INDEX


A

Abbreviations, 221.
Additions and enclosures in foreign mail, 278.
Address on letter, how arranged, 210-211.
on letter sheet, 204.
Addressing of envelopes, 236.
Advertising terms, 33.
Affidavit, 352.
All-finger system of typewriting, 198.
Alphabetical list of articles in domestic mails, 254.
Apostrophe, Use of, 98.
Application, Letters of, How to write, 8.
Architectural terms, 36.
Argument in letter writing, 162.
Arithmetic, 400.
Assignments, 352.
Automobile terms, 41.

B

Backing, 234.
Balance, how secured, 204.
Bank discount, 407.
draft, 387.
loans, 398.
statement, Form for, 336.
Banking, Hints on, 393.
terms, 77.
Bargain offer, Value of, 173.
Beginners, Advice to, 1.
Beginning of letter, How to make interesting, 163.
Ben Franklin method of improving in composition, 141.
Bill of fare, Form for, 338.
of sale, 365.
Billing, Form for typewritten, 295.
Bills of exchange, 358.
Bond, 355.
Bookkeeping, Value of knowledge of, 14.
Book typewriter and typewriting, 292-293.
Brokerage terms, 77.
Building terms, 36.
Business correspondence, 141.
phonograph system, 330.
terms, 43.

C

Cables, 245.
Calendar for 200 years, 241.
Canadian mails, 272.
Canal Zone stamps, 286.
Capitalization, 99.
Carbon copying, 289.
Card systems, 310.
Cards, Typewriting on, 201.
Carpentry terms, 36.
Certificate of deposit, 396.
Certified check, 387-396.
Charges for shorthand and typewriting work, 332.
Chattel mortgage, 356.
Checks and drafts, 386.
How to draw, 394.
Indorsements on, 394.
C. I. F., Quoting, 190.
Civil service examinations and positions, 376-385.




Digitized by Google

Clauses, modifying, Excess of, in letters, 146.
Clearness, How to attain, 144.
Closing phrases of letters, 156.
Coins, Value of foreign, 421.
Collecting letter, How to write a, 183.
Collection of negotiable paper, 397.
Colon, Use of, 94.
Comma, Use of, 88.
Commercial paper, Forms for, 356.
papers in foreign mail, 276.
terms, 43.
Complaint, How to settle a, 179.
Composition, Correct and faulty, 101.
How to improve in, 138.
Compound interest, 403.
interest tables, 404-405.
Compounding of words, 216.
Confidence, Value of, in letter writing, 167.
Contract and agreement, 358.
Conversational style in letter writing, 150.
Cooking terms of foreign extraction, 87.
Copying machine, 297.
Methods of, 289.
Correct and faulty diction, 101.
Correspondence, Business, 141.
Correspondent, How to become a, 13.
Correspondents, Miscellaneous suggestions to, 191.
Court-reporter appointments, 367.
reporting, 366.
Courtesy in correspondence, 157.
Cuban mail, 272.
Culinary terms, 87.
Customs duties on parcels-post packages, 283.
regulations, Importance of regarding, 191.

D

Dash, Use of, 96.
Date, Method of writing, 210.
Department-store typewritten bills, 295.
Dictated matter, Editing of, 27.
Use of word, on form letters, 172.
Dictating in speed practice, Methods of, 22.
Dictation, Business-office, 30.
Diction, Correct and faulty (arranged alphabetically), 101.
Direct-command idea in letter writing, 168.
Discount, 407.
Distances and time by postal route, 287.
Division of words, 215.
Domestic mail, 249.
mail, Classified list of, 254.
Draft on bank, 387.
Drafts on slow debtors, 186.
Drop letters, 285.
Duplicating and triplicating, 292.
work, 347.
Duty on parcels-post packages, 283.

E

Editing of dictated matter, 27.
Electrical terms, 46.
Employment bureaus, 5.
contract, 359.
How to find, 5.
Enclosures in foreign mail, 278.

Digitized by Google

English, Correct and faulty, 101.
Engraving terms, 3.
Envelopes, Addressing of, 236.
Esquire, Use of, 153.
Exchange, 396.
  Bills of, 358.
Exclamation point, Use of, 96.
Experience, How stenographer can get, 2.
Express money orders, 387.
Expressage, 247.
Extravagance in letter writing, 151.

F

Faulty diction, 101.
File for follow-up correspondence, 305.
Filing, 297.
  by Shannon method, 307.
  by vertical method, 297.
  in flat files, 309.
Files, Organization and care of, 325.
Financial terms, 77.
Fingering of typewriter keyboard, 199.
Fire-insurance terms, 51.
Firm, Addressing, instead of individual, 160.
First-class mail, 249.
Flat files, 309.
Folders, Filing, 298.
Folding, 232.
Follow-up card file, 317.
  -up correspondence, File for, 305.
  -up systems of letters, 171-172-173.
Foreign coins, Value of, 421.
  correspondence, 188.
  languages, Value of, 189.
  postage rates, 273.
  words and phrases commonly used, 80.
Forgery, 399.
Form and style in typewriting, 203.
  letters, Use of, 171.
  paragraphs, Use of, 191.
Forms for letters, Examples of good, 202-209.
  for typewritten documents, 336-346.
Forwarding of mail, Rules about, 265.
Fourth-class mail, 253.
Franklin method of improving in composition, 141.

G

Geographical indexing, 299.
Government printed envelopes, 286.
Grammar, Alphabetical list of errors in, 101.
Guide cards, 311.

H

Hackneyed style in letter writing, 149.
Honorable, Use of, 153.
Hyphen, Use of, 97.

I

Identification of persons presenting checks, 398.
Incorporation articles, Forms for, 342.
Indention, Question of, 212.
Indexing files, Methods of, 299.
Individuality in letter writing, 148.
Indorsements on checks, 394.
Inquiring letter, 159.
Inquiry, How to reply to an, 176.
Insurance terms, 51-61-63.
Interest, Method of computing, 400.

Digitized by Google

Interrogation point, Use of, 95.
Investment terms, 77.

J

Joint-and-several note, 357.
Judgment notes, 357.

K

Keyboard, diagram showing fingering, 199.

L

Ladies, Use of word in salutation, 155.
Landlord's notice to leave, 360.
Languages, foreign, Value of, 189.
Law forms, 352.
  paper backing, 236.
  papers, Forms for typewriting, 344-345.
Lease, Form for, 361.
Legal cap, how folded, 233.
  papers, Forms for, 344-345.
  phrases 52.
  terms (English), 58.
  terms of foreign extraction, 83.
Length of letters, Question of, 143.
Letter, collecting, How to write, 183.
  forms, Examples of good, 202-209.
  of credit, 391.
  sales or soliciting, How to write, 183.
Letters, business, General requirements of, 141.
  by telegraph, 246.
  Foreign, 188.
  General suggestions to correspondents, 194.
  How to fold, 232.
  How to refer, 193.
  in foreign mail, 274.
Letters, of application, How to write, 8.
  of application, Models of, 11-12.
  Ordering or inquiring, 159.
  Question of length of, 143.
Life-insurance terms, 61.
List showing classification of various kinds of domestic mail, 254.
Lists of names, Postmaster not allowed to furnish, 285.
Logic in letter writing, 162.
Loose-leaf records, 320.

M

Madam, Use of, 153.
Mail-distributing department, Value of, 331.
  domestic, 249.
  First-class, 249.
  Foreign, 271.
  Fourth-class, 253.
  matter, Wrapping of, 268.
  Rule about return of, 266.
  Rules about forwarding, 265.
  Second-class, 250.
  Third-class, 251.
Mailing, 241.
  lists, 170.
Manuscript for publication, Copying of, 333.
Marginal effect, How to secure proper, 206.
Marine-insurance terms, 63.
Measures of capacity, 414.
  of extension, 411.
  of volume, 416.
  of weight, 412.
Mechanical terms, 64.
Merchandise, samples of, in foreign mail, 276.
Messrs., Use of, 153.
Mexico, Mail for, 272.

Digitized by Google

Mimeograph work, 347.
Ministers, How to address, 153.
Modern office methods, 288.
Modifying clauses, Excess of, in letters, 146.
Money, Methods of sending and carrying, 386.
orders, 387.
tables of value, 418.
Multigraph, 351.

N

Name and address on letter, 210-211
Method of indexing, 301.
Names, lists of, Postmasters not allowed to furnish, 285.
Neatness, Importance of, in letter-writing, 142.
Negative method of reasoning, 168.
Numbering machine, 327.
Numerical method of filing and indexing, 303.

O

Ocean lines of steamships, 248.
Office for stenographic and typewriting work, 332.
methods, Modern, 288.
Operating, Methods of, typewriter, 198.
Ordering letters, 159.
Overdrawing bank account, 398.

P

Pages, second and third, of letters, Method of treating, 204.
Panama, Mail for, 272.
Paragraphs, form, Use of, 191.
Parcels post, 280.
Parenthesis, marks of, Use of, 97.
Partial payments, 409.
Partnership agreement, 361.
Period, Use of, 95.
Philippine stamps, 286.
Phonograph in letter writing, 330.
method of transcribing, 369.
Speed practice with, 23.
Phrasing, Methods of, 24.
Position, How to find a, 5.
Positions, Methods of applying for, 7.
Post cards, 262.
Postal cards, 261.
distances, 287.
information, 249.
matters, Miscellaneous information on, 283.
money order, 388.
Postage due, Rules about, 267.
for foreign mail, 273.
Prepayment of, 264.
Power of attorney, 362.
Practice, Kind of, for beginners, 1.
Practicing for speed, Methods of, 18.
Printed matter, how regulated in foreign mails, 275.
Printers, Marks for, on manuscript, 334.
Printing terms, 33.
Promissory note, 357.
Promotion, How stenographer may win, 13.
Promptness, Importance of, in letter writing, 142.
Prohibited articles in U. S. mails, 272.
Property list on cards, 319.
Protest, 397.
of promissory note, 363.
Proxy, 364.
Public stenographic office, Conducting a, 332.
Publishers' postage rate on periodicals, 250.

Digitized by Google

Publishing terms, 33.
Punctuation, 88.

Q

Quotation marks, Use of, 97.

R

Railroad officials, titles and abbreviations, 73.
terms, 68.
Ratings on correspondents, 183.
Real-estate records on cards, 319.
-estate terms, 74.
Reasoning, Examples of, in letter writing, 166.
Recommendations, 6.
References in applying for position, 9.
Referring letters, 193.
Registered foreign mail, 280.
mail, 257.
Report of meeting, Form for, 337.
Reporting, Early attempts at, 26.
of court testimony, 366.
Return of mail, Rules for, 266.
Revising of dictated matter, 27.

S

Salary, Question of, in applying, 9.
Sales and soliciting letters, 169.
Salesman as collector, 184.
Salutations, Choice of, 152.
for distinguished persons, 154.
Samples in foreign mail, 276.
Second-class mail, 250.
Semicolon, Use of, 92.
Shannon filing, 307.
Shorthand speed, How to acquire, 17.
Shorthand systems, 17.
Simplicity in letter composition, 147.
Single-spaced letters, 209.
Soliciting letters, 169.
Spacing and miscellaneous points, 230.
out of letter, 205.
Special delivery mail, 260.
Specifications, Forms for, 340-341.
title page for document, 339.
Speed, How to acquire, 17.
practice with phonograph, 23.
Stamped envelope, Enclosing, in an inquiring letter, 160.
Stamps, Deciding between 1-cent or 2-cent, 171.
Stationery, Kind of, to have, 141.
Steamship lines, Principal, 248.
Stenographers, Common mistakes of, 4.
General advice to, 1.
Stenographic experience, how acquired, 2.
office, Conducting a, 332.
work, Centralization of, 330.
Stock certificate, 356.
quotations, Form for, 346.
supplies, Record of, 327.
terms, 77.
Straight-canvass letter, 178.
Style in typewriting, 203.
Miscellaneous points of, 211.
Subject method of indexing, 300.
Subscription-card list, 318.
Symbols in checking records, 326.
Synonyms, Importance of knowledge of, 139.
Systems of shorthand, 17.

Digitized by Google

T

Tab cards, 314.
Tables, 411.
Tabulating typewriters, 200.
Technical terms, 32.
Telegrams, 245.
Telegraph letters, 246.
Telephone system, Interdepartmental, 330.
Telephoning, 247.
Tenants' notice to leave, 360.
Terms, Lists of technical, 32.
Testimonials in letters, 175.
Testimony, examples of notes, 371-372.
  Forms for transcript of, 373-375.
Third-class mail, 251.
Tickler systems, 306-322.
Time—difference between New York and other parts of world, 417.
Tone of letters, 148.
Touch typewriting, 198.
Transcribing of court and public work, 369.
Transferring filed matter, 359.
Travelers' checks, 392.
Triplicating, Method of, 292.
Two-hundred year calendar, 241.
Type cleaning, 197.
Typewriter, Diagram of standard, keyboard, 199.
Typewriting, 197.
  by touch, 198.
  Forms for, 336-346.
  General suggestions on, 201.
  machines, Care of, 197.
  on cards, 201.
  Tabulating, 200.

U

Unmailable matter, 264.
Useful tables, 411.
U. S. postal cards, 261.

V

Verbatim reporting, Early attempts at, 26.
Vertical filing, 297.
Vocabulary, How to improve the, 138.

W

Wall Street terms, 77.
Weights, Measures of, 412.
Wills, 365.
Wireless messages, 245.
Women, Opportunities for, as stenographers, 15.
Words, Division of, 215.
Wrapping of mail matter, 268.
Written orders better than oral orders, 192.

Digitized by Google

Digitized by Google

# The Stenographer's and Correspondent's Handbook

## STENOGRAPHY

### ADVICE TO BEGINNERS

#### PREPARATION FOR THE WORK

**Final Practice Work.**—It is better for the young or inexperienced stenographer to spend an extra month in preparation than to take a position too soon. Get your father, mother, brother, sister, or any one, to dictate to you; and, when possible, transcribe your notes on a typewriter. This transcribing practice is important, for many who can read their notes offhand fairly well cannot read them rapidly when typewriting.

If circumstances compel you to take a position before you are competent to do high-grade work, do not neglect to give yourself the needed additional training. Books on English, punctuation, letter writing, etc. are too easily obtainable for the stenographer to have an excuse for being deficient.

Above all, be proficient in typewriting before undertaking work in a busy office. Most employers will overlook some lack of shorthand speed if the typewriting is rapid and faultless. An employment bureau that places thousands of stenographers in positions every year reports that four-fifths of the applicants fail to attain a satisfactory rating on the typewriting tests. Business men care little about shorthand systems; they usually judge of the ability of a stenographer

Digitized by Google

by the speed of the typewriting and the neatness and accuracy of the transcript.

The value of shorthand speed is often over-emphasized. There are employers who want very rapid stenographers, but the stenographer of moderate speed—90 to 100 words a minute—can get along well with four employers out of five, and those four employers want, first of all, the stenographer who can turn out neat, correct, well-arranged letters that will be creditable to the man whose name appears at the bottom.

Just before taking a position, have some business acquaintance dictate several dozen real letters to you; transcribe them and ask him to criticize your work. You cannot practice too much in transcribing letters from shorthand notes.

**How to Get Experience.**—Beginners often neglect opportunities to gain experience that would do much toward fitting them for salaried positions. A little soliciting among acquaintances and others will usually secure both typewriting and shorthand work that can be done in odd hours. Ministers, lawyers, doctors, architects, engineers, literary people, and others have work that may be secured. Such work may not bring large returns—sometimes it may be done free of charge—but the varied experience will prove to be very helpful, particularly if those for whom the work is done are urged to be critical. There is something about real work that makes it yield better experience than any kind of practice exercise. Beginners in small towns who expect to go eventually to cities should follow this plan and get some experience before leaving for the larger field. Competition in large centers is much stronger than it is in small places, and one entering the large field needs all the experience that can be acquired. Therefore, look around for the piecework that can be had in the local field. See whether one of the lawyers in your town would like to have an hour or more of your time every day. The apparent lack of work is often accounted for by the fact that no one has tried to develop it. Stenographers in mere villages have, by soliciting work, earned enough to pay the rent of a typewriter, or to pay

Digitized by Google

for a typewriter bought on the instalment plan or with borrowed money, and at the same time have gained experience that proved to be of great assistance.

**Importance of Increasing Ability.**—Become familiar with common quotations and with the phrases from foreign languages that are frequently used. Many stenographers are bewildered when a dictator uses such Anglicized phrases as vice versa, bona fide, etc. Every good dictionary contains a glossary of foreign words and phrases commonly used in English. A good dictionary, a book of synonyms, and a volume of familiar and classical quotations form a valuable part of a stenographer's equipment.

Unless the transcriber of dictation has a proper conception of the language used by educated people, he will not be able to reproduce it with fidelity. The education of the ideal stenographer is never complete. By reading the best literature, he can make the language of good writers his own. Through the best newspapers and magazines, he can be conversant with the topics of the day. That stenographer who decides that he has no time for good reading does not realize the injustice he is doing himself. He cannot know too much about the English language or be too well informed on general subjects.

The beginner anxious about employment may feel assured that, no matter how great the number of stenographers, there is now, and probably always will be, employment for the good stenographer at a salary commensurate with his ability. While it is true that the poor stenographer will always have more or less difficulty in securing employment, no attention need be paid to statements about the stenographic field being overcrowded. The field is not crowded, and it is not likely that it will ever be crowded, with good stenographers; nor is it likely that any machine will ever make the trained stenographer less necessary than he is today, for machines have no brains.

In the natural order of things, preparation must come first. Do not be worried about a position. Be concerned about your preparation. Your opportunity will come when you are ready for it; of this, there is no doubt whatever.

Digitized by Google

**Common Mistakes of Stenographers.**—The chief difficulty in obtaining employment arises from the fact that four-fifths of the stenographers are not prepared to do good work. They think they are, but this thinking merely makes matters worse. The typical stenographer—and this term includes a great many with a year or two of so-called experience—is able to take down in heavy, scrawly notes most of what is dictated and to transcribe about nine-tenths of it accurately; but he goes wrong on the other tenth, and, having little foundation in the way of English education, inserts words that make no sense. This typical stenographer has a passion for abbreviating in the transcribing, but no idea of how to balance the typewriting on the sheet. The writing will begin too close to the printing on the letterhead or too far away; it will run too close to the side of the sheet and too close to the bottom. He does not understand that the blank margin should constitute a neat frame for the typewriting, nor that typewriting is only printing with one size of type and is, therefore, subject to many of the principles of form and style that govern good printing. The first line of a new paragraph will be left at the bottom of the sheet, and the final short line of a paragraph will be carried over to a new sheet. The typewriting will be single spaced without the needed extra space between paragraphs. Punctuation marks will be distributed without reason, whenever there is a pause in the transcribing; and a single hyphen—instead of two hyphens—will be used to represent a dash. Words will be left misspelled when there is a big dictionary right at the elbow. Words will be capitalized that should not be capitalized; words that should be compounded will be left unconnected; and as for dividing words properly at the ends of lines, few stenographers seem to know that there is a proper way of doing this. The typical stenographer will leave a syllable of a single letter at the end of a line or carry over to a new line two letters that do not constitute a syllable. In addition to containing a variety of errors of capitalization, punctuation, and style, the work of this typical stenographer will often be spoiled by finger marks and slovenly erasures. Yet such a stenographer will feel that he is very unfortunate in

Digitized by Google

getting and holding employment, that it is a hard world, when some careful, scholarly business man will not take him into his office and work the raw material into finished product. It seemingly does not occur to such stenographers that business men, as a rule, do not care to make schoolrooms of their offices, that their time is far too valuable to be wasted in correcting and explaining simple things to incompetents.

The stenographer who will master the information contained in this Handbook will have a great deal in his favor, but even the mastery of all that is taught here is only a good start in the right direction.

## HOW TO FIND A POSITION

**Choice of Field.**—Whether or not a stenographer should leave his home town to go to the large city is a question to which no general answer can be given. It depends on the stenographer and his town. Undoubtedly there are many towns too small to afford the proper permanent field for the first-class stenographer. To such a stenographer the large city offers a tempting opportunity.

**The Large City.**—Living expenses are much greater in the large city, but if a young man lives sensibly in the large city he can meet the greater expense and still save more than he could in the small town. But, of course, it would not do for all stenographers to go to the large cities. The large city is a field for the expert rather than for the mediocre worker.

**Towns and Small Cities.**—The typewriting machine has made its way gradually from large cities into the business offices of small towns and villages. Where not many years ago the typewriter was a curiosity, there are now dozens of business men owning machines, and this has, of course, greatly broadened the stenographer's field. There are a great many good opportunities in small towns, and such opportunities are sure to increase.

**Methods of Applying for Positions.**—Assuming that the stenographer has the right kind of ability, supplemented by the proper amount of experience, how shall he proceed to market his ability?

Digitized by Google

If he is in a small town he is not likely to accomplish much by long-range applications to employers in large cities, unless they are familiar with his ability. If, for example, he is in Ohio, it is not reasonable to expect a Chicago employer to select him when the employer can interview dozens of Chicago applicants and give each a trial. Of course, if the applicant from a small Ohio town has some special qualification or experience that appeals to the employer, and if he is willing to go to Chicago on trial, he may win favor. The best way, however, to get a position in a city is to save enough money to pay expenses for a month or so, pack your trunk, and go to the city you have selected. Before leaving your home town, arrange with some of those for whom you have worked to give you letters of recommendation and to respond to letters of inquiry.

**Recommendation.**—A letter of recommendation should certify to more than that you are a deserving person; it should cover the kind of work you have done, how well you did it, and the quality of your service generally. One frank, concise letter, giving such details, is worth half a dozen of the usual style of recommendation.

**Boarding Places.**—The young stranger in a large city cannot be too careful about his boarding place. He should try to get into some good private home, or where he will associate with cultured people. He should avoid the boarding houses with the "sporty" crowds, for such association is more than likely to harm him.

**Employment Bureaus.**—The various typewriting companies conduct employment bureaus of the most trustworthy character, and they usually make no charge for assisting operators of their machines to get positions. As early as possible, the stenographer should register in the offices of the companies whose machines he operates. The Young Men's Christian Association and the Young Women's Christian Association are often able to render valuable assistance, the latter, as its title indicates, aiding only young women. Sometimes there are other employment bureaus worth considering, but the stenographer should be on his guard against those who ask more than a nominal fee before actually bringing him and

Digitized by Google

the position together. Many employment bureaus are fraudulent in their methods.

**Calls and Letters.**—The next thing for the stenographer to do is to call on any business men that he may know and tell them he is looking for a position; they may know or may learn of openings. Then he should watch the "Help Wanted" columns of the daily newspapers closely, and answer all of the advertisements for stenographers of his qualifications. In addition to answering these advertisements, he should write unsolicited letters of application to employers, such as railroad companies, insurance companies, etc., that is, if he wishes employment with such companies.

Of course many of these letters will be fruitless, but the applicant should not be discouraged because there are no results from the first dozen. He should be prepared to write hundreds of letters, if necessary, and he should write each as carefully as if it were the only one he expected to write and as if the opportunity of a lifetime depended on the excellence of the letter.

Whenever there is opportunity to make personal application, the stenographer should go without delay, but as letter writing is usually the stenographer's principal work, a great many employers prefer to see a specimen of the applicant's letter writing before inviting him to come for an interview. Advertisements often contain such sentences as "Apply by letter only," or only an initial or box address is given, so that no one may call until the advertiser invites him to do so.

While there are some business men that are careless of the appearance of their letters, the business world is growing more particular. Today the best business offices realize the value of faultless correspondence, and the stenographer unable to produce it is not wanted. Therefore it is of the utmost importance that the stenographer's letter of application reflect thorough knowledge of the art of business letter writing from both the literary and the typographical points of view.

**Salary.**—The beginner should not haggle about salary, but should take the first position he can get that affords a fair salary and the opportunity to get good experience. He can

Digitized by Google

use that position as a stepping stone to something better. First positions sometimes do not pay more than $5 or $6 a week. The high-grade experienced stenographer, on the other hand, rarely loses anything by setting a fair price on his service. If he has been earning $15 or $18 a week and is worth it, he should let it be known even if he does eventually find it expedient to take a new position at a lower salary.

One difficulty about the salary question is that a great many stenographers not worth more than $6 or $8 a week imagine themselves to be worth $15 to $25.

Undoubtedly, it is sometimes a good plan to offer to work for a while without salary in order that a proper basis of compensation may be determined; but the advice so often given to leave salary entirely out of the discussion is not to be taken as an invariable rule. The applicant's low valuation of his service is likely to be accepted. Employers looking for a $20-a-week stenographer will not often employ one that seems eager to take the place at $8.

## HOW TO WRITE A LETTER OF APPLICATION

There is a great difference between replying to an advertisement and answering it. So many positions are filled through advertising, and advertisements are often so carefully worded, that it is important to know how to write a good letter of application. To be able to write a clear, courteous, convincing letter requires a good English foundation and some special study of the art of letter writing.

Try to keep stock phrases out of your letters of application, for in many of the best positions the stenographer, sooner or later, becomes a correspondent. Try to write much as you would talk to the employer. Next, try, in a concise, orderly way, to describe your qualifications. If you are replying to an advertisement, the wording of the advertisement will usually give some idea of what the employer expects; strive to show that you have the qualities he is looking for.

Most letters of application are weak in that they merely let the employer know that the writer of the letter would like to have employment. The successful applicant is he

Digitized by Google

who, in a faultless letter draws a convincing pen picture of himself.

**Analysis of Ability.**—Give yourself a critical examination. What is there about you, your ability, education, experience, temperament, etc., that should appeal favorably to an employer? Give this information. Answer all the questions of the advertisement as definitely as you can. Tell about the kind of work you have done. Mention the machines that you can use well. If any one has ever said anything favorable about your work, you may quote that expression modestly. You should not, of course, write in a boasting or conceited spirit, but remember that you are selling your ability, and a good salesman cannot afford to be backward or neglectful in setting forth the attractive features of the commodity he is selling; be modest and conservative, but confident and convincing.

If duties are specified in which you are inexperienced, be frank enough to admit it, but show the advertiser that you have confidence in your ability to "make good" if a chance is given. Employers specify experience only because it usually means superior ability; if you have the ability, do not let the experience bugbear frighten you.

**References.**—Do not merely write that you can give good references; give them. If possible, refer to former employers; at any rate, give the names and addresses of some that can give a good word for you. If you have a good letter of recommendation, send a copy: you may thus get ahead of some other applicant that merely wrote that he could furnish such letters. The fact that you have filled several responsible positions successfully bespeaks good experience, but the mention of many changes is not likely to make a favorable impression.

**Salary and Hours.**—Do not make leading points of salary or hours. These are subjects to be approached tactfully. Show first that you are the one for the place. It is well enough to tell what you have been receiving or what you are worth, but let your letter show that you are more concerned about the right position than about the salary or the hours. The stenographer already in a position can, of course,

Digitized by Google

afford to be more independent about salary, but it is better in any case to leave this matter open for discussion in the interview; the employer is likely to throw in the waste basket the letter from an applicant who shows that his first concern is about salary and hours. Of course, if the advertiser has asked that applicants state what salary they expect, the question should be answered.

**Additional Points.**—Do not make your letter too long. Leave out immaterial details. At the same time, have your letter complete; an incomplete letter is as weak as one that is tiresomely long.

While you should not leave any important information to be given in the interview, try to get an appointment. Offer to go any reasonable distance.

The letter should be typewritten, and it should be a fine example of good typewriting. Have the type faces clean. Nothing is better than white paper of good quality. Sign your name plainly with black ink, and be sure to give your address. If the position is one in which much pen work is required, submit a specimen of your penmanship on a separate sheet or in a postscript. Business men do not admire fancy penmanship.

It is unnecessary to enclose a stamp for reply unless some information is asked for. Mail your applications as promptly as possible. It is a good idea to take them to the newspaper office or at least to the post office, instead of dropping them in a letter box at a street corner, which may cause a delay of hours. Early letters are likely to make strong impressions.

**Examples of Letters.**—The accompanying examples of letters of application should not be taken as models to be copied, but they are suggestive. In every case the qualifications described must, of course, be those possessed by the individual applicant. No. 1 is an example of a reply to an advertisement. No. 2 is an example of an unsolicited letter. Note that No. 1, being a reply to an advertisement and being addressed to an interested employer, is longer than the other example.

Digitized by Google

EXAMPLE NO. 1

88 N. Sixtieth Street,
Chicago, May 30, 1910.

Manufacturer,

Care of EVENING NEWS.

Dear Sir:

I feel that I could fill very creditably the position you have advertised.

I am twenty-one years old, and have just come to Chicago from Ridgewood, Ohio, because I want to be in a larger field. I was with the Ridgewood Lumber and Building Company two years as a stenographer. I am enclosing you a copy of a letter from that company regarding my service, and I refer you to them for any further information you may wish. I did all of their stenographic and typewriting work, handling such work as bills, specifications, etc. in addition to the usual correspondence. During the last year of my service I wrote much of the routine correspondence on my own initiative.

This letter is a fair sample of my typewriting. I am thorough in English, can take dictation accurately as rapidly as most men dictate, and can use the Remington and Underwood machines. I feel that I can, with all proper modesty, claim to be a high-grade stenographer in every sense of the word. I have no habits that would handicap me.

My salary with the Ridgewood Company was $50 a month. I am not so much concerned about salary as I am about a place where there is opportunity for hard, aggressive, loyal work and where such work will be appreciated. I am perfectly willing to come in and work for a week without any obligation on your part to retain me unless my service is entirely satisfactory.

May I call for a talk?

Respectfully yours,

Digitized by Google

EXAMPLE NO. 2

810 Madison Avenue,
Scranton, Pa., June 10, 1910.

Frank H. Brown, Esq.,

Connell Building, Scranton.

Dear Sir:

Can you give employment to a bright, painstaking stenographer, who is strong in English and in the character of her typewriting work and who wishes to get into a law office?

I refer to myself. I am already employed, but am in work for which I do not feel suited. For a year I have been studying to familiarize myself with law terms and law work generally, and I believe that I can do unusually good work in a law office. I refer, by permission, to Judge Landis, of this city, for whom I have done some special work. I am sending you a specimen of my typewriting. I am twenty-two years old, and am a high-school graduate.

Can you do anything for me or tell me of any law office where there is likely to be an opening? I send an addressed envelope, and I thank you in advance for your attention.

Respectfully yours,

**The Follow-Up.**—If you have the advertiser's permanent address, it is sometimes well to send a second letter in case the first brings no response. Positions are not always filled quickly, and the second letter may impress the employer with your conviction of your fitness for the place. Most business men admire the hustler.

When you have secured an interview, remember that your personal appearance and your conversation must be such that the favorable impression will continue. The battle is only half won when you are asked to call.

If you are given a position and are to report later, it is businesslike to write an acknowledgment and show that you are determined to succeed in the new work.

Digitized by Google

## HOW TO WIN PROMOTION

**Shorthand as a Stepping-Stone.**—An important point in considering any position is the opportunity that the business offers, not only for an increased salary as stenographer but for advancement to a better position than that of stenographer.

Some stenographers expect to make themselves verbatim reporters and to follow reporting work as a livelihood. Young women are sometimes ineligible to the higher positions in a business, and often do not aspire to them. With these two exceptions, however, a position as stenographer should be regarded merely as a stepping-stone to something better. Generally speaking, a young man does himself an injustice if he takes a position with the idea of remaining in it 8 or 10 years as a stenographer.

That the stenographer has a great opportunity is shown by the fact that thousands of successful business men, some being very prominent, started as stenographers. The stenographer's work is at the heart of the business. He is, or should be, the employer's right-hand man—the confidential secretary. Into his ears, day after day, go the secrets and the correspondence of the business. In most positions he has by far the best opportunity of all clerical employes to learn the business. If the stenographer does not use this great opportunity, to familiarize himself with prices, the policies, and methods of the firm, and to advance himself to a trusted, high-salaried position he has only himself to blame.

**Opportunity to Become a Correspondent.**—If the stenographer, at the time he obtains a position that affords opportunity for advancement, has not made himself a skilled correspondent, he should do so without further delay; for when he is able to answer a great many letters with a word of direction, or without any direction, he will in many offices be made private secretary or manager of office work, and another stenographer will be employed as assistant. In such a position he should do all he can to improve the office system. Manufacturers of modern office equipment are always pleased to send their catalogs. The stenographer at

Digitized by Google

this stage of his career cannot afford to neglect reading the best business magazines and books. Many of these can be obtained from libraries. If the stenographer has not already acquired a fair knowledge of business law, he should begin to acquire it.

**Value of Bookkeeping Knowledge.**—Many stenographers find it advisable to make themselves bookkeepers, for in small offices there is not enough of the bookkeeping work to justify the employment of some one for that alone, and if the stenographer is able to do the work he not only is more likely to hold the position but is able to command a higher salary.

**Advertising.**—Some knowledge of advertising is becoming more and more a valuable asset for office men, the stenographer included.

**Courteous Manner.**—Almost coequal with an ambitious, hustling spirit is a courteous manner. What a pleasure it is to do business with an office where the young man in charge is a gracious, clean, manly fellow. True courtesy costs less and brings greater dividends than any other quality that could be named. Its force is indescribable. Unfortunately, in thousands of offices stenographers are indifferent in their treatment of people. They do not make the visitor feel comfortable. They talk curtly over the telephone, as if it were not their business to give information. They often fail to get the names and addresses of people who call. And they think that there is no opportunity for the stenographer.

**Civil-Service Positions.**—In the judgment of many, the business field offers the greatest opportunity to the ideal stenographer that has been described. Nevertheless it is true that many stenographers, temporarily at least, do well to enter government service. There are thousands of bright young men earning from $30 to $60 a month in the smaller towns and cities, who, with a reasonable amount of careful preparation, can qualify themselves for government positions that pay from $600 to $1,200 a year at the outset and that offer advancement as well as other privileges. It is rather hard to understand why the government of the United States

Digitized by Google

has for 8 or 10 years had so much difficulty in getting young men to take the stenographic examination, for the facts show that any young man who passes a creditable examination is sure to get an appointment within a short time. Since these positions pay good salaries, many stenographers hold them for a few years while preparing for one of the professions or for other work. It is entirely possible for the government stenographer to advance to a salary of $2,000 or more a year; some in the service have advanced still higher.

Owing to the larger number of women who take the Civil-Service examinations, the chance is not so good for women. Besides, there are many positions for which the young man is preferred. Nevertheless, there are good opportunities for bright women who attain high averages in their examinations.

**Opportunities for Women.**—In the business world there is likewise a larger number of women applicants, and the salary rate is not so good as that paid to young men. Notwithstanding this, the ambitious, alert woman not only has a good field open to her as a stenographer but she may aspire to higher positions in spite of the handicap that her sex is supposed to impose. The advertising manager of one of the largest advertising companies in the United States is a woman who by constant, painstaking effort worked her way up from the position of stenographer. Other similar instances could be mentioned.

**Additional Points.**—Always be at work on time. The importance of this cannot be overestimated.

Working a little beyond office hours, when there is need for your service, and doing a few things that you were not paid or told to do is nearly always bread cast upon the waters. Where there is spare time, do not use it in any unbusinesslike way but endeavor to improve your ability and your knowledge of the business.

Live up to whatever obligations you are under as to length of service. Under ordinary circumstances, until you have remained as long as you agreed, you have no right to look for another position. If you conclude to give up the position at the end of the agreed time, give ample notice. Put

Digitized by Google

forth your best efforts to the last hour of your service. Make it a rule always to leave a good record behind and to carry the good will of your employers with you when you change positions. It is a great mistake to leave a position with ill feeling between you and your employer if it is within your power to have it otherwise. In applying for other positions, a misunderstanding with a previous employer will nearly always score against you.

If you must drink intoxicants, or smoke, or swear, or chew gum, at least wait until you are out of the office.

When friends persist in taking up time for which you are paid, you should feel free to tell them that you cannot talk longer with them.

Be neat in personal appearance—not showy. Keep your desk well arranged; close it properly when leaving for the day. Do not leave important letters and papers lying around.

Be careful and saving of office supplies. Do not use expensive letterheads when a scrap of cheap paper will answer the purpose. In many large offices it is the practice to save envelopes that have been used and to use them again in interdepartment correspondence. Notify the purchaser for the office when the supply of any kind of printed matter is getting low. Do not wait until the last has been used.

Keep informed on postal rules. It is as great a mistake to waste postage as to put on too little. Pay for all the stamps you use on your personal letters.

Do not expect to find a twenty-dollar-a-week position when you are a ten-dollar stenographer. As a rule stenographers are paid about what they are worth. Rest assured that most stenographers receiving salaries of $20, $25, or $30 a week earn their money—if not in actual shorthand and typewriting work, then in the responsibilities they assume. Your employer has to think about a number of things besides increases in your salary. The most forcible way of calling the matter to his attention is by conscientiously striving to do better work. "The man who does no more than he is paid for will never be paid for any more than he does." One way of working is to measure your effort by

Digitized by Google

what some one else does; another way is to do more and better work than your fellows.

Do not argue too much with your employer. Even if he is wrong, it may often be policy to let him have his way and find out afterward that he was mistaken.

Learn to do things without asking useless questions; but always have the courage to ask promptly for information without which you cannot proceed intelligently in doing your work. A frank confession of ignorance is less dangerous than blind groping in the dark.

When in the private office, or at your employer's desk, do not see or hear anything not intended for you.

Do not open a letter belonging to another unless you have permission to open it. More liberty may be taken with telegrams than with letters, for telegrams often require prompt action. Never sign a letter for another, unless requested to do so.

You have no right to reveal to new employers the business secrets or personal affairs of past employers.

Do not talk too much in the office about outside affairs, and talk not at all outside the office about office matters. You have no right to give out information that is the property of your employer. "The stenographer should make it a rule never to speak of office affairs outside of the office. By not talking shop, he will be sure not to overstep the bounds of prudence as to how much he may safely say. Say nothing."

---

## THE ACQUIRING OF SHORTHAND SPEED

**Shorthand Systems.**—In order to acquire high speed in shorthand writing, it is necessary for the stenographer to write a good system. There are systems with which a speed of from 75 to 100 words a minute can be acquired in a short time, but which afford no further possibilities. As improved textbooks enable the student to master a standard system just as quickly and easily as he could one that has not been thoroughly tried and as he will by this plan acquire the means by which he can work up speed for verbatim reporting, if he so desires, there seems to be no good reason for

Digitized by Google

selecting a system that has not stood the test of years and that is not used by a good number of expert stenographers. Authors of new shorthand systems are rarely modest in their claims. Each new system that is published is advertised as the speediest, the most legible, and the easiest to learn. Some go so far as to claim that their systems can be mastered in a few weeks. Some of these systems exist only a few years.

The great proportion of expert stenographers in English-speaking countries write one or another of the Pitmanic systems. The word "Pitmanic" signifies that the system is based on the phonetic system devised by Isaac Pitman, of Bath, England, in 1837–40. All Pitmanic systems are much alike in their fundamental principles. Some are so much alike that the writer of one can read the notes of another fairly well. As different authors prepared their textbooks, each carried out his own individual ideas. Thus, Pitmanic shorthand, as modified and written by Andrew J. Graham, is known as the Graham system; as modified and written by James E. Munson, is known as the Munson system; as modified and written by W. W. Osgoodby, is known as the Osgoodby system; and so on. Prominent among the Pitmanic systems are the Benn Pitman, the Isaac Pitman, the Graham, the Munson, the Osgoodby, and the Scott-Browne. Some advantages are claimed for each of these various systems, but a stenographer who has mastered any one of them, though he may not necessarily have learned the best, may feel assured that he can build up reporting speed if he will only work faithfully and intelligently.

**Methods of Practicing.**—There is no easy road, short cut, or magic method for acquiring speed and accuracy in writing shorthand. Study and intelligent practice are the only means, and the reward is only to the diligent. If the directions here laid down are faithfully followed, every hour of hard work will mean some gain in speed, though it may not be apparent at the time.

In order to write shorthand rapidly, it is absolutely necessary that one have such a familiarity with the word-building principles of a system that they can be applied instantly. Speed practice will not make up for any deficiency in this

Digitized by Google

respect, and it will be economy of time to get a complete mastery of a system before attempting to acquire speed. Speed without legibility is worse than useless, and legibility cannot be had without a thorough knowledge of all the principles of the system.

Many stenographers imagine that the secret of speed in reporting work is the omission of vowels, extensive phrasing, and contracted forms for words. The idea is erroneous. Crowding the memory with contractions for words or phrases does not bring speed. The great requisites are a thorough mastery of a good system, a good store of general knowledge, alertness of the mental faculties, and continuous intelligent practice to give manual dexterity with the pen or pencil.

Even when the word-building principles have been thoroughly mastered, it is often the case that the mind will not form outlines as fast as the hand can write them. When a stenographer is hindered by this hesitation he should train his mind by mentally forming outlines while listening to conversations.

A shorthand dictionary may be used for getting outlines for troublesome words, but the habit of relying on the dictionary should not be formed. This habit may easily do more harm than good. After the word-building principles have been thoroughly learned, each writer must use his own judgment as to outline, as it is the judgment that must be relied on in the hurry of reporting. Of course, errors will be made and poor forms chosen, but these may afterwards be compared with those in the dictionary, or better judgment may afterwards be used when leisurely reviewing the notes.

The writing of familiar matter trains the hand, while work on new matter develops the mental powers. The following is a good plan for practice:

1. Select good exercises of several hundred words (choosing, at the outset, many exercises written in good shorthand of the system used), and copy the matter a number of times, first carefully and then more rapidly.

2. Write the same matter from dictation a number of times as rapidly as it can be taken. If it is impossible to

Digitized by Google

get dictation, memorize some of the exercises and write them many times—fifty or one hundred or even a greater number of times. Dictation, however, is important for ear training.

3. Write from dictation matter on which there has been no previous practice. Editorials and printed sermons are good for this purpose.

4. Read the notes of dictated matter taken on a previous day, so that the memory will not give too much aid.

5. Write from dictation lists of new and difficult words.

**Proper Method of Holding Pen or Pencil.**—Be careful to acquire a proper hand position. The hand should rest easily on the paper, supported by the tips of the third and fourth fingers or by the fourth finger alone. The wrist should not touch the paper. The arm should rest on the fleshy portion between the elbow and the wrist. If the pen is held so that the holder is in front of, or directly against the knuckle of the forefinger, a wider and more speedy sweep of the fingers will be possible than if the holder is held lower and nearer the thumb: Hold the pen or pencil lightly in the fingers. It is a most common fault of stenographers to grip the writing instrument tightly.

The muscular movement is valuable in any kind of writing; but owing to the various directions in which shorthand characters are written, the fingers play the most important part; especially is this true where the notebook must be placed on the knee or held in the hand. The top of the holder should point out from the right shoulder more than in writing longhand. Nimbleness and deftness should be cultivated rather than dashing movements and flourishes; the showy hand is not necessarily the speedy hand. Above all, strive for a very light touch; heavy writing retards speed. If at a table, rest the weight of the body on the left arm, using the fingers of the left hand to hold the paper flat. Throw as little weight as possible on the right hand· leave that free for writing. A good position is sitting close to the table with both elbows on it.

Let there be a gliding movement of the hand rather than a rest-and-jerk style. The arm should not be lifted every time the hand is. Do not lift the pen too high, but make

Digitized by Google

quick transitions from one outline to another. These little intervals count for a great deal. As the writing grows faster, try to get the outlines closer together; the faster shorthand is written, the wider the spaces between outlines are likely to become. Guard against this. Keep the hand hard at work within its scope. Do not waste time by making dashing flourishes with the hand. If a pencil is used, do not moisten the lead.

**The Value of Repetition.**—It is better to copy one exercise a hundred times than to copy one hundred exercises one time each. But try occasionally on new matter to vary your practice. Often when you feel wearied with an exercise you are deriving the most benefit from it. If you cannot write familiar matter at a fair speed, you can be sure that you have not acquired sufficient manual and mental dexterity to take new matter rapidly. Do not sacrifice a neat compact style of shorthand notes in order to gain speed. A most common fault of young stenographers is a large, heavy style of shorthand. Small characters are better than large ones. Not only is less time required in their execution, but the hand is enabled to get down more outlines before moving along the line; that is, more characters may be written within the scope of the fingers. Go over the exercises until you can write them rapidly and still make legible notes. When the hand is once thoroughly accustomed to writing good notes, they can be written just as easily as poor ones. As a check on loose writing, occasionally slowly and carefully write some exercises in as symmetrical shorthand as possible.

Keep constantly in mind that no less important than speed is the ability to read every note you write as readily as if it were in longhand. Every stenographer, when first beginning the practice of shorthand, finds some difficulty in reading his notes. There is no occasion for discouragement, however, as the easy reading of notes comes only from training. Learn to write correctly, and in a short time unvocalized or abbreviated shorthand will prove just as easy to read as outlines containing all the vowels and consonants.

The reading of their notes is irksome to most stenographers, but in no other way can skill in note reading be

Digitized by Google

attained. The eye should be trained to take in at a glance a line or more of notes at a time. In this way, the mind will take in the sense of the context, which is necessary to rapid note reading. Make it a rule, in practice work, to read at least every fifth copy of each exercise.

**Proper Method of Dictating.**—Dictation should be given in long sentences, instead in sections of a few words each; that is, instead of having an exercise dictated as "How many readers—of this newspaper—can honestly say—that the word tomorrow—has not interfered—with their lives?" have it read: "How many readers of this newspaper can honestly say that the word tomorrow has not interfered with their lives?" The memory will soon become accustomed to these long "takes" and will be trained to hold a number of words at a time without confusion. This training is very necessary, for often in reporting a rapid speaker a stenographer must for minutes be behind him and be able to catch up at the first pause. A stenographer who is thus able to hold sentences can report a much more rapid speaker than one that becomes confused the instant he is a few words behind. Besides, one who can report a number of words behind a speaker is more likely to understand his remarks.

Your first dictation practice should be just rapid enough to keep you busy from the beginning to the end of the exercise. Another sentence should be given just before the last outline of the previous one has been written. Until you have practiced considerably from dictation, you should not be rushed. Many make a mistake on this point, unwisely forcing themselves into a scrawly, illegible style of shorthand; such practice, while giving apparent speed, simply causes a bad stenographic style that may take years to correct. The best rate of speed is the highest at which good, legible notes can be made. It should always be kept in mind that shorthand notes that cannot be read are worse than useless. But while this is true, it should be remembered that it is a poor plan to have the reader pause when he gives a new or hard word. The stenographer should accustom himself to getting the word down somehow, even if the outline is a long, awkward one.

Digitized by Google

**Dividing Long Words.**—Learn to "divide and conquer" the long and hard words; that is, when a long word is encountered, instead of waiting to think out the briefest outline for it, write the word phonetically—just as the sounds fall on the ear—no matter if the outline is long and awkward. A better one may be found afterwards. Get it down somehow and go on. For instance, if the word "supersensitiveness" were used by a speaker, it would be difficult to think instantly of the best outline for the entire word, but it would be easy to resolve the word into syllables—super-sen-si-tive-ness—and write it that way. It would be much better to follow this plan than to hesitate to think of the textbook outline. Without puzzling over vowel position (if you write a Pitmanic system), write the outline on the line, stroke by stroke for each syllable. It is imperative that training of this kind be had, as new and hard words will always be met. Do not be afraid to make occasional long outlines; the shortest outline may not always be the quickest to make or the easiest to read.

**Speed Practice With the Phonograph.**—While well-graded dictation practice is very helpful even during the study of the elementary principles of shorthand, it is possible to acquired a speed of from 75 to 100 words a minute by the repeated copying of shorthand and longhand exercises. There are records of cases when even greater speed has been acquired by this copying practice. However, dictation practice is advisable. If the student is not attending a dictation class or cannot arrange with another student to exchange dictation service, or cannot get any one to read to him, he will find a phonograph and a well-graded set of speed-practice records of great service.

Dictation from the phonograph is very satisfactory, because the machine never tires and will dictate whenever the stenographer wants to practice, day or night. With a speed-practice outfit, he does not have to leave home, has no engagements to keep, and does not have to stop practicing because others get tired.

Relatives and friends, even when willing to read, are usually too much inclined to "ease up" when the stenog-

Digitized by Google

rapher hesitates or drops a little behind, and this is poor training. The phonograph, on the other hand, keeps right on and forces the writer to do his best.

If the stenographer joins a class at some night school, he usually is held back by the slow ones, or outstripped and discouraged by those having had more experience and practice. But with a speed-practice outfit, he is the whole class; his phonograph will dictate at home, whenever he wants, clearly and at just the right speed. See Fig. 1.

**Phrasing.**—Practical, judicious phrasing is essential to expert shorthand work, but the mere stringing together of words is not phrasing. Unless phrases are perfectly legible when "cold" and contribute to the speed of writing, the outlines had better be separated. Words should not be joined simply for the sake of joining them; neither should phrasing principles be applied until they are thoroughly understood.

Adjectives and nouns, when of uncommon occurrence, should not be joined. Many adjectives and nouns are properly phrased when they form a combination that occurs frequently; for instance, the expression "a great deal" is properly written as a phrase, yet "a great audience," though joined as easily, should not be phrased, because it is not a combination that occurs frequently. The mind would hesitate in making the joining, there being no mental image of the combined outlines of "a great audience," and time would be lost rather than gained by trying to write the words together. It must be borne in mind that eve y time a word or combination of words is written in a manner different from that in which the person is accustomed to write it, there is hesitation. Unless a phrase is met frequently, the outline for it will not be memorized and is therefore useless for practical purposes.

Phrase writing should be done naturally, simply, and on well-established principles. It is not worth while to load the memory with a long list of "lightning phrases"—combinations that probably will not be met once a year in real work; such phrases as "many of our competitors," "have awakened to," etc. are entirely useless. It is not advisable to spend

Digitized by Google

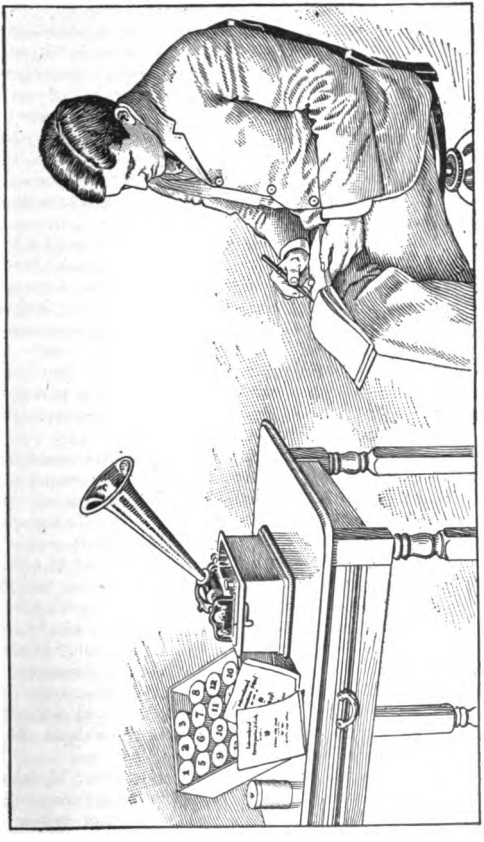


FIG. 1

Digitized by Google

much time in learning long lists of abbreviations and contractions, a large percentage of which are used only in special lines of work. The better plan is to learn brief signs for only the most commonly recurring words and phrases; then, when you have decided to engage in some special branch of work you will find it an easy matter to get outlines for the words and phrases peculiar to that profession or business, or for the stereotyped expressions to which your employer, like all mankind, will be addicted. A great many of the phrases shown in the works of shorthand authors are impracticable in real work.

Law reporters do more phrasing than any other class of stenographers, due to the fact that law language abounds in combinations of words used frequently, and the phrasing soon becomes familiar from constant repetition. Good judgment must be exercised in omitting from phrases connecting words like "of," "from," "of the," "to," etc. A sermon reporter would understand a phrase like "Spirit of God" written without the "of," while it might prove troublesome to the law reporter, to whom "bill of particulars" would be perfectly legible without the "of."

**Attempts at Verbatim Reporting.**—The average speed at which speeches are delivered has been variously stated at from 120 to 150 words a minute. Some men, however, do not speak 100 words a minute, while others reach or exceed 175 words a minute. More than 300 words a minute may be spoken intelligibly, but no stenographer can report at such a rate for any great length of time. Speed sufficient for all real reporting may be acquired by persistent, intelligent practice. A stenographer with a bona-fide speed of 150 to 160 words a minute and a spurting speed of 25 or 30 words more will be able to report almost any speaker accurately.

The rate of speaking is often deceptive. Words spoken in a moderate tone of voice are usually delivered at a rapid rate, while when the speaker shouts and gesticulates, the words are not spoken so rapidly.

It will be valuable training for a stenographer to take advantage of every opportunity for taking notes from some careful, deliberate speaker, such as a minister or lecturer.

Digitized by Google

The position should be directly in front of, and as close to, the speaker as possible; it is discouraging to try to report when at some distance from the speaker, and the best reporters do not attempt it. As ability increases, more rapid speakers may be tried.

A stenographer, in his early attempts at verbatim reporting, may become nervous and confused and unable to keep up with the speaker, but this should not discourage him. Instead, every effort should be made for alertness and prompt action of the hand. Every movement should mean the writing of an outline. Occasional spurts on the part of the speaker may be very trying, but valuable experience will be gained.

One expecting to make a specialty of sermon reporting should become familiar with Biblical names and should practice on printed sermons.

## THE EDITING OF DICTATED MATTER

Just how much liberty should be taken by the stenographer in editing and improving the dictation that he has received is a question that must be decided by the circumstances of each case. The ability and wishes of the dictator must be considered.

Some whose choice of language is good, whose construction is orderly and clear, and who specify all desired punctuation, resent the slightest change on the part of the stenographer. In such cases, the stenographer should transcribe letters word for word as they were dictated.

Few men, however, are able to dictate perfect letters offhand. They usually expect a stenographer to correct their errors, to clarify ambiguous statements and to make the finished letter as presentable as possible.

It is undoubtedly the stenographer's office to see that the letter is grammatically perfect; and if the meaning of a sentence will be clearer by slightly changing or transposing some parts of it, usually the stenographer should do that also.

Most dictators have their favorite words and expressions, and do not want them changed.

Digitized by Google

**Punctuation.**—Many do not indicate the desired punctuation nor instruct stenographers when to begin new paragraphs. In transcribing dictation of this kind, the stenographer should punctuate the letter so that it will be properly balanced as to long and short sentences. Short sentences add much to clearness and directness, and a long, awkward sentence of several lines may often be advantageously divided by semicolons into separate elements, or by periods into several sentences. A new paragraph should be started when the subject changes or when a new treatment of the subject is introduced. Very long paragraphs are unsightly.

**Undesirable Repetition.**—It is a common fault of dictators to repeat unnecessarily and to use words of similar sounds close to each other. A sentence like "the last mail mailed you" can be changed advantageously to "the last mail sent (or forwarded) you."

If, after a letter has been typewritten, the dictator makes changes, do not insist that you transcribed it exactly as he dictated. Probably you did; but that is no good reason why a letter may not be improved and rewritten.

**Tact in Revising.**—These suggestions have particular reference to the hasty dictation of the busy office. It is obvious that careful composition needs little or no correction at the hands of the stenographer or typewriter operator. It is true, nevertheless, that all sensible people appreciate the offices of a good stenographer and his suggestions—when they are made in a tactful spirit and not with an air of superior intelligence or literary ability. The stenographer should, of course, be sure of his ground before attempting any revision. Until he is proficient in composition, punctuation, etc., he is in no position to render aid to others and should forbear attempting. Positions have been lost as the result of injudicious, incompetent revision of dictated matter. In working for a new employer, it is well to ask whether dictation shall be transcribed *verbatim et literatim*, or changes made that seem advisable.

There is one thing that the stenographer should always remember, and that is that it is his duty to do the work the way his employer wants it done and to do it cheerfully.

Digitized by Google

**Example of Editing.**—Following is an example of how a loosely dictated letter should ordinarily be treated by a stenographer of superior ability. First, the matter as dictated:

Mr. George Bartlett, Hotel Rennert, Baltimore, Md., Dear Mr. Bartlett—I couldn't hardly wait for the stenographer to get in I wanted to get off a letter to you so bad this morning. I happened in the office early this morning and happened to open your letter first thing containing the orders. Your work is certainly great in Baltimore and I congratulate you on it. If you keep up this pace very long it will not be long before that salary check will be up to two hundred per month. Now as regards whether you should go on to Washington or Norfolk next I would say that this is a matter that had best be decided by yourself alone rather than by you and I and I leave it entirely with you and will approve whatever you do in the matter. I will be glad to send on the expense check referred to to Washington or Norfolk as the case may be as soon as I get your next address. There has only been two letters come in here for you since you left and I send these to you herewith. Assuring you again of our appreciation of your good work I am truly yours

This is about the way the letter should be written by the stenographer:

New York, N. Y., April 3, 1908.

Mr. George Bartlett,
Hotel Rennert, Baltimore, Md.

Dear Mr. Bartlett:

I wanted to get off a letter to you so much this morning that I could hardly wait for the stenographer to get in. I happened to get in the office early, and opened first your letter containing the orders. Your work in Baltimore is certainly great, and I congratulate you on it. If you keep up this pace, it will not be long before that salary check will be up to two hundred a month.

Now, regarding whether you should go on to Washington, or to Norfolk next, let me say that this is a matter that had better be decided by you alone, rather than by you and me; I leave it entirely to you, and will approve whatever you do.

Digitized by Google

I shall be glad to send on the expense check to Washington, or to Norfolk, as the case may be, as soon as I get your next address.

Only two letters have come here for you since you left, and I send these to you herewith.

Assuring you again of our appreciation of your good work, I am

Truly yours,

Compare the letter with the dictation. Some of the changes were made on the assumption that the one that dictated the letter knew he was a careless writer and would not object to emendation by the stenographer. It will be observed that a few of the conversational expressions, such as "get in," etc., were allowed to stand. Words of greater preciseness could have been substituted, but it is well to remember that the strength of a letter depends largely on an easy, conversational style; and it is safer to leave the dictation a little loose than to rob the letter of its natural tone.

---

## BUSINESS-OFFICE DICTATION

### HINTS ON THE TAKING OF NOTES

**Having Notebook Ready.**—Always have your notebook arranged by means of a rubber band or a folded leaf so that you can turn instantly to the blank page next in order. Nothing is more vexatious to some employers than to have to wait for the stenographer to find a place in his book or until a pencil has been sharpened.

**Date.**—Before taking dictation, put the date at the top of the page in your notebook. This will enable you to find the notes of letters about which questions may arise.

**Addresses.**—Usually, it is well to write in longhand the names and addresses of the persons to whom the dictation is addressed; but if it is the dictator's practice to hand over, when through dictating, letters from which you may get the addresses you need, do not make him wait while you write addresses. In such cases, you should merely write on your

Digitized by Google

notebook page Smith & Co., Jones, as the case may be, and go on. If, however, you cannot afterwards secure the names and addresses of the persons to whom the letters are to be addressed, be sure to have the dictator give both to you—spelled correctly. It is annoying to a man who spells his name as Reid to receive a letter with the name written as Read or Reade. Some dictators follow the plan of putting a number on each letter; in such case, all the stenographer needs before going ahead with the dictation is the number.

**Interrupting.**—While taking dictation, do not fidget; and do not tap your pencil on the chair during pauses. Dictating requires mental effort, and some men are nervous. Concentrate your attention on what is being dictated, and you will usually understand it. But if you do not hear clearly, be sure to ask. If the dictator quotes figures that you know are wrong, or if he makes an obvious error, call his attention to it; but do not make suggestions for too slight a reason or interrupt too frequently. Some dictators prefer to have the stenographer wait until they have finished a letter before asking about corrections or words that were not understood.

Practice taking dictation with the notebook on the knee. Write first on only one side of the leaves of the notebook. When the book has been filled on one side of the leaves, it may be turned and notes written on the other side. This suggestion has particular application to books that open at the end.

When, after an interruption, the dictator resumes, always read aloud the last sentence you have written. This enables him to catch the connection.

When the dictation is over, take to your desk at once all letters, enclosures, etc. that you will need.

**General Points.**—Do not sulk or show signs of weariness when the dictation is long. You are paid to work, and a cheerful, hustling spirit in times when tasks are long and heavy is a strong factor in the salary-increasing matter.

If there is time, it is a good plan to read the notes of an important dictation before beginning to transcribe. In ordinary letter work, stenographers usually make any necessary changes as they come to them.

Digitized by Google

After transcribing a letter, draw a straight line down through your notes, or show in some other way that the notes have been transcribed; it is well to do this as you finish each page. Should you see fit to change the language of the dictator slightly, it is rarely necessary to change the shorthand notes accordingly.

Your notes of letters are office property. Do not take them away. When a notebook has been filled, write on the cover the date of beginning and the date of ending, and file it. Ordinarily, notebooks that have been on file for a year may be thrown away.

Do not become lax in your shorthand merely because you are familiar with the correspondence of the office: take full and correct notes of everything dictated to you. Even if you are certain of holding a position indefinitely, it is well occasionally to take some dictation from others outside of the office. It is easy to fall back in shorthand speed and accuracy by confining yourself to the dictation of only one person.

---

## TECHNICAL TERMS

In beginning work in a new position, the stenographer is usually confused and delayed by the strange terms that enter into the dictation. Even when he is skilful enough in his shorthand to get down correct outlines for all new terms, he is often in doubt as to whether he is transcribing correctly.

This Handbook does not afford space for comprehensive lists of terms used in the principal lines of business. For example, a complete list of law terms, with definitions, fills a volume of good size. A few short lists of commonly used technical terms are given in the following pages. If the stenographer secures a position in a railroad office and has only limited time for preparing himself, he will find it very helpful to review the list of railroad terms given here and to write the terms in shorthand. Until the time arrives when he is familiar with most railroad terms, he will find it helpful to refer to the list when in doubt as to a term used. The study of these lists should be only preliminary preparation.

Digitized by Google

As soon as the stenographer gets a foothold in a business he should consult catalogs, handbooks, letter books, and directories constantly in order to become thoroughly familiar with the terms and the names of correspondents that will be met in dictation. There are now in existence a number of trade dictionaries, such as those covering dry-goods terms, electrical terms, etc., that are invaluable to stenographers.

## ADVERTISING, PRINTING, PUBLISHING, AND ENGRAVING TERMS

### A

advertising agency
advertising agent
agent's commission
agate line
antique finish
assembling
author's corrections
author's royalty

### B

backing up
bad copy
Ben Day tint
bleed
body matter
body type
boiler plate
bold-faced type
book paper
border
bound in boards
broadside

### C

caps and small caps
Caslon type
casting off
centered
Cheltenham type
circulation
city editor
classified columns
clean proof
coated paper
collate
color form
color printing
column wide
column rule
composing stick
composing room
combination line and half tone
compositor
condensed type
contour type
copyright
cover page
cover stock
crayon drawing
cut
cut-in
cut rate

### D

dead matter
deckle edged

Digitized by Google

delete
De Vinne type
dirty proof
display
distributing
double leaded
dotted rule
dummy
dupe

**E**

edition de luxe
electro
electrotype
em
embossing
en
enameled book
etching
every other day (e. o. d.)

**F**

first proof
first following and alongside reading
flat rate
flush
folio
follow copy
foreign advertising
foundry proof
four-color plates
full position

**G**

galley
gathering
gothic

**H**

hack work
half leather
half tone
hanging indention
headline
high lights

**I**

imprint
indent
indention
insertion
insert
inset
inverted pyramid
Italic

**J**

justify

**K**

keep in
keep standing
kill

**L**

laid paper
last forms
leaded matter
line cut
linen finish
linotype
lithography
live copy
lockup
lower case (l. c.)

**M**

machine composition
make ready
make-up
managing editor
manuscript (MS. MSS.)
manuscript reader

Digitized by Google

matrix (mat.)
measure
metal base
modern face
monotype
mortise

N

natural finish
news agent
news stock
news-stand sales
next to reading matter
nickeltype
nonpareil

O

offset
octuple press
old style
out of register
outline type
oval half tone
overrun

P

page proof
parallel rule
patent block
patent insides
patent outsides
pebbling
pen-and-ink work
pencil sketch
perforating
photoengraving
pi
pica
pick-up
plates
plate finish
plain rule
point system
poster
Post Old Style
pressman
presswork
process printing
press proof
proof reader

Q

quire

R

rag stock
rate card
reading notice
ream
reprint
retouching
revise
roman
rotary press
rule work
running title

S

saddle stitched
scale
scoop
script
semiweekly
semimonthly
serial right
shallow cut
side heads
side stitching
signature
single column
slip sheeting

Digitized by Google

solid matter
standing card
standing matter
stereotypes
stet
stickful
stipple
stock room
subheads
supercalendared
syndicate matter

**T**

tail-piece
text page
three-color plates
till forbid (t. f.)
title page
tint block
tooling
tooled background
top of column next to reading
triple column
type high

**U**

upper and lower case (up. & l. c.)

**V**

vignette cut

**W**

wash drawing
wire stitched
woodcut
wood-pulp paper
work and turn
wove paper
wrong font (w. f.)

**Z**

zinc etching

## ARCHITECTURAL AND BUILDING TERMS

**A**

abaciscus
abacus
abutment
acanthus
accolade
acoustics
adytum
alcove
amphitheater
angle bead
angle brace
annulet
antechamber
apophyge
apodyterium
applique
apse
apsidal
aræostyle
architrave
arris
ashlar
astragal
atrium

**B**

bagnio
baldachin
baluster
balustrade
bandlet
baptistery

Digitized by Google

batten
bed molding
belvedere
bevel
blind railed
blocking course
bolection
bolster
boudoir
breast summer
bridge board
bridging joist
buffet
buttress
Byzantine·

## C

cabers
caisson
camber
campanile
cantilever
caracole
caravansary
cartouche
carton pierre
caryatid
catafalque
cauliculus
cavetto
ceiling joist
chalet
chambranle
chamfer
chancel
château
chatelet
chevet
chevron
cinque cento
cinquefoil
clapboard
clear story
coffer dam
cleat
cogging
collar beam
Coliseum
colonnade
conduit
coping
corbel
Corinthian
cornice
corona
corridor
countersink
cowl
crèche
crevasse
crocket
crypt
cubiculum
culvertail
cupola
curtail step
cushion rafter
cyma
cymatium

## D

dado
dais
dentil
diastyle
dome
Doric
dormer

Digitized by Google

dormitory
dovetail
dowel
dripstone

**E**

easing
echinus
embrasure
encarpus
entablature
entasis
escutcheon
Etruscan
extrados

**F**

façade
fascia
feather edge
fillet
fish-plate
flashings
fretwork
frieze
furring

**G**

gable
gargoyle
girder
glyph
griffe
grille
ground plan
grout
guilloche
gudgeon
gusset
gypsum
gyration

**H**

hammer beam
hand rail
hip knob
hip roof
hypethral
hypogeum
hyposcenium

**I**

impost
intercolumniation
intertie
intrados
Ionic

**J**

jamb
jetty
joggle

**K**

kingpost
kiosk

**L**

labels
lattice
lean to
lesche
lintel
lobby
loggia
louver
lunette

**M**

mansard
marquetry
matched
mausoleum
metallic lathing

Digitized by Google

metope
mezzanine
mitering
modillion
module
molding
moment
monopteron
monotriglyph
Moresque
mortise
mosaic
mullion
muntin
mural
mutule

N

nave
newel
niche
nogging
norma

O

ogee
oriel
ovolo

P

pagoda
palanquin
Pantheon
pantile
parapet
pargeting
parquetry
partition studs
party wall
patera
pedestal
pediment
pelasgic
pendent
pendentive
peridrome
peristyle
perpend
perron
perspective
pilaster
pillar
pinnacle
piscina
pise
planchers
plinth
podium
pommel
portal
portcullis
porte cochère
portico
portière
postern
propylæum
propylon
proscenium
prostyle
puncheon
purlin
putlog
pycnostyle

Q

quarry
queenpost
quoin

Digitized by Google

**R**

rabbet
ramp
rampant
refectory
reglet
Renaissance
reredos
reveals
rez-de-chaussee
ridge pole
rood beam
rosette
rotunda
rubble
ruelle

**S**

sanctum
Saracenic
sarking
scamillus
scantling
scapus
scotia
screed
scutcheon
segmental
shearing
sheathing
shore
shoring
sill
skirting board
skylight
soffit
span
spandrel
splay
spout
staircase
stanchel
stanchions
stile
stirrup
stress
strip pilaster
stringer
strut
stucco
studding
stylobate
sudatory
surbase

**T**

talus
templet
tenon
terra cotta
tesselar
tessellated
tie-beams
timber built
tongued and grooved
torsel
torus
tracery
transept
transom
treefoil
treenail
treillage
triforum
triglyph
trimmer arch
truss
turret

Digitized by Google

tusk
tympanum

U

underpinning

V

vallum
veneer
veranda
verge
voussoir

W

wainscot
wall straps
weathering
weather strips
weepers
winders

## AUTOMOBILE TERMS

A

accelerator pedal
acetylene generator—lamp, tank
aluminum—bodies, castings, solder
ammeter
angle-steel frame
annunciator
antifreezing solution
antiskids

B

bevel-gear transmission
bevel pinion
bibb cock
binding post
brake drum
brake lever
brake shoe
brazing compound

C

calcium carbide
cam-shaft
carbureter spray nozzle
case hardening
centrifugal pump
change-speed gears
channel-steel frame
chassis (pronounced, *shah-see*)
chauffeur (pronounced, *sho-fur*)
check-valve
clutch drum
commutator shaft
compensating carbureter
compression relief valves
contact breaker
countershafts
cork inserts
cotter pins
crosshead
cylinder head

D

differential gears
disk
distributor shaft
double side-chain drive
double half elliptic
drag link
driving pinion

Digitized by Google

driving shaft
dynamo-electric generator

E

electrodes
electrolyte
equalizing mechanism
exhaust

F

float feed
four-cycle engine
full elliptic

G

garage
gasoline tank

H

half elliptic
half-time shaft
high-tension magneto
honeycomb radiator
hub-cap drive

I

idler-gear stud
igniter springs
induction coil
inlet-valve cam
insulation

J

jump-spark ignition

L

landaulet
lay shaft
limousine bodies
low-tension magneto
lubricators

M

magneto-electric generator
magneto-shaft gear
make-and-break ignition system
mufflers
muffler gasket

N

non-vibrator coil

O

odometers

P

piston rings
pipe couplings
planetary gear
plunger spring
poppet
poppet valve
preignition
pressed-steel frame
primary circuit
progressive-gear transmission
propeller shafts

Q

quarter elliptic

R

reversing yoke shaft
reversing gear

S

secondary circuit
sector and shaft
selective-gear system
sliding gear
spark coil
spark gap

Digitized by Google

speedometers
spray-nozzle gasket
sprocket drums
spur gear
spur-gear shaft
steering pivots
sun and planet gear
surcharge

T

tail light
throttling control
thrust bearing
toggle clevis
tonneau
touring body
tread
trembler coil
trunk piston
truss-rod assembly
tubular-steel frame
two-cycle engine

U

universal joints

V

vaporize
vibrator, or trembler
voltmeter
vulcanize
vulcanizing solution

W

wipe- or touch-spark ignition
worm and segment gear
worm-gear
wristpins

## BUSINESS AND COMMERCIAL TERMS

A

abstract
acceptance
accommodation bill
account current
account sales
accountancy
accrued
acquittance
adjustment
ad valorem
after sight
agenda
allocation
allonge
anent
antedate
appraise
arrears
assets
assignment
at sight
attachment
auditor

B

balance sheet
bankruptcy
bill of lading
bill of sale
bona fide
bonus
breakage
budget
bursar

C

cancel
canvasser

Digitized by Google

capital stock
caucus
certified
chattel
clearance
cocket
commission
commodity
concurrence
consideration
consignee
consignor
consummated
copartnership
countermand
credentials
credit desirability

D

days of grace
declaration
del credere
demand note
demurrage
disbursement
discount
discrepancy
dishonored
drawback
due bill
dunnage
dun

E

embargo
embarrass
embezzle
en route
entrepôt
estimate
exchequer
excise
executory

F

facsimile
factor
fidelity
fiscal year
fixtures
flat rate
forced sales
free port

G

garnish
garnishee
garnishment
good will
gross weight
guaranty

I

impost
in trust
inclusive
indemnity
indorsee
indorsement in blank
in favor of
infringe
inland bill of exchange
insolvency
instalment
instant (inst.)
intact
integrity
in transitu
inventory
invoice

Digitized by Google

involved
itinerary

J

jobber
joint note
joint payees

L

leakage
liabilities
lien
liquidation
list price
live paper
long price

M

manifest
marque, letter of
maturity
maximum
minimum
moneys
moral risk
mulcts

N

negotiation
net earnings
net proceeds
non-negotiable
notary

O

overdrawn
overstock

P

partial payment
past-due note
payee
per annum
petty cash
postdate
power of attorney
preemption
price current
primage
prime exchange
procuration
pro forma
promissory
pro rata
prorate
prospectus
protest
proximo (prox.)
proxy
pursuant

Q

quarantine
quote

R

rebate
reconsign
registrar
reimburse
remittance
renewal
requisition
resources
revenue
risk
roster

S

schedule
semiannual
seriatim

Digitized by Google

set-off
shipper
shrinkage
sight draft
silent partner
spot sale
standing
subagent
sundries
supra protest acceptance

T

tare
tariff
tentative
tonnage
trade discount
transaction
transmit
tranship
tret
trustee

U

ultimo (ult.)
usance

V

vendor
via
vise
vised
voidable
voucher

W

way bill
wharfage
without recourse

## ELECTRICAL TERMS

A

absolute unit of current
accumulator
adapter
alternating current
ammeter
amperage
ampere
ampere-conductor
ampere-hour
ampere-turn
amplification
amplifier
angle of lead
annunciator
anode
aperiodic galvanometer
arc dynamo
arcing
armature windings
arrester
automatic make and break

B

back turns of armature
balanced load
bar armature
bichromate
bipolar
blow-out
boosters
braided wire
breaking down of insulation
breaking in
break-down switch
break

Digitized by Google

bridging
brushes
bucking
building up of dynamos
burn-out
bus-bar
bushing
butt joint

C

caloric
calories
candle foot
candlepower
capacity
cataphoresis
cathode
central-station lighting
change-over switch
characteristic curve
circuit-breaker
circular mil
closed circuit
clearance
clockwise motion
closed-coil winding
coefficient
coherer
collector rings
commercial efficiency
commutation
commutator
composite-field dynamo
condenser
conductivity
conduit
consonance
contacts
continuous current
controller
converters
cores
corrosive
coulomb
counter electromotive force
cross-bonding
cross-over switch
cross-talk
cut-out
cyanide of potassium
cycle

D

deflection
delta connections
demagnetization
demagnetize
depolarization
dielectric
direct current
direct-reading galvanometer
distributing points
double-pole double-throw switch
drop annunciator
drop of potential
duplex
dynamo
dynamic
dyne

E

ebonite
eddy currents
efficiency
electrician
electrochemical
electrode
electrodynamic

Digitized by Google

electrogalvanize
electromagnet
electromotive force
electrolytic
electrolysis
electrolyze
electropoion
electrostatic
electrotherapeutics
equalizer
erg
exciter

F

factor of safety
faradic
feeder connections
fender
field
filament
five-wire system
flaming-arc lamp
fluoroscopic screen
flux
Foucault currents
frequency
fuse block

G

galvanic
galvanometer
Geissler tubes
generator
gram
gramaphone
ground circuit
guy rod

H

harmonics
henry
high-tension system
holophane
horsepower
hot-wire ammeter
hydroelectric
hydrometer
hysteresis

I

impedance
incandescence
incandescent
indicator card
inductance
inductive
installation
insulation
integrating meter
intermediate distributing frame
interrupter
iron
iron-clad rheostat

J

joule
junction box

K

kilowatt
kinetic
kinetoscope

L

lag
laminated
lamp hour
lead
leakage
lightning arrester
live wire

Digitized by Google

load factor
lux

M

magnetic
magnetic flux
magnetic lines of force
magnetic saturation
magnetism
magneto
mains
megohm
micanite
microhm
microfarad
milliampere
moisture grounds
molecule
monocyclic system
motor-generator set
multicircuit arc dynamo
multiple-series circuit
multiple-unit system
multipolar
multivoltage

N

negative (neg.)
neutral (neu.)
non-arcing
non-conductor

O

off-position
ohm
ohmmeter
Ohm's law
okonite
opalescent
open circuit
oscillator
outlet box
overload

P

parallel-series circuit
paramagnetic
periodicity
phase
photometer
pitch
platinum
polarity
polarization
polyphase
positive (pos.) pole
potential
power factor
Prony brake
pull-off

Q

quadruplex
quarter phase

R

radial truck
radio active
radiograph
reactance
receiver
rectifier
reentrant
relays
reluctance
repulsion
residual
resistance
retardation
rheostat
Roentgen radiograph
rosette

Digitized by Google

rotary converter
rotor
Ruhmkorff coil

S

sal ammoniac
segment
selector
selenium
self-induction
semaphore
separate excitation
series-multiple circuit
short circuit
shunt coil
simplex
single-phase system
single-phase motors
sinusoidal currents
socket
solenoid
sounder
sparking
spark gap
specific conductance
splice
static
stator
step-down transformer
step-up transformer
storage battery
switchboard
synchronism
synchronize
synchronous motors

T

tap wires
teaser
telegraph
telephone
tension
terminal voltage
thermoelectric
thermopile
thermostat
three-phase system
three-way switch
torque
transformer
translucent
transmission
transmitter
transposition
two-phase circuit

U

undirectional
unipolar

V

vacuum
vector diagram
vernier
vitrified
volatilize
voltage
voltaic
voltmeter
vulcabeston
vulcanized fiber

W

watt
watt-hour efficiency
wattmeter
Wheatstone bridge
wiring
wounds

X

X-ray

Digitized by Google

## FIRE-INSURANCE TERMS

**A**

adjacent building
alienation
appraisement
appraisers
arson
average clause
averaged premium

**B**

base rates
blanket form
builder's risk

**C**

canceled short rate
common-carrier liability
communications
concealment
conflagration
contributory negligence

**D**

defective construction
diminishing clause
discount losses
distribution-average clause

**E**

eremacausis
exposure charges
extra hazardous

**F**

fire-stopped
fire underwriters
fire-walls
floating policies

**H**

hazardous articles and trade

**I**

incendiary
inflammable
insurability
iron-safe clause

**L**

lightning clause

**M**

mansard additional
mechanics' privilege
moral hazard

**N**

night privileges

**O**

open stock
other insurance permitted (o. i. p.)

**P**

parapet walls
partial loss
perpetual policy
physical hazard
preferred risk
prohibited risks
proof of loss
pro rata cancelation

**Q**

quinquennial valuation

**R**

resident against law
rate for revocation
risks not under fire-department protection

**S**

shifting risk
single occupancy

Digitized by Google

sole-tenancy risk
space clause
spontaneous combustion
sprinkler clause
standpipes
storage of volatile oils
subrogation clause

U

unearned premium
unoccupied privilege
unprotected structural iron-work
use and occupancy

V

vacancy privilege
valued policies

W

waiver of liability
watchman-and-clock clause
working-material clause

## LEGAL PHRASES

A

abatement of suit
abstract of title
accessory after the fact
accessory before the fact
accessory contract
accommodation acceptor
accommodation indorser
accord and satisfaction
accumulative evidence
accumulative judgment
acknowledgment of deed
acquittal of criminals
action at law
adverse possession
affidavit of defense
aiding and abetting
antenuptial agreement
arrest of judgment
articles of copartnership
assault and battery
assault with intent
assessment of damages
assignment of dower
assignment of error
assignment of mortgage
attestation clause
attesting witness
attorney of record

B

bailable action
bail bond
bailments and carriers
bench warrant
bill of complaint
bill of costs
bill of exceptions
bill of exchange
bill of indictment
bill of interpleader
bill of particulars
bill of sale
bond of indemnity
breach of the peace
brief and findings
brief of title
burden of proof
butts and bounds

C

case certified
case stated

Digitized by Google

cause of action
challenging a juror
chancery practice
charitable trusts
charter party
chattel mortgage
choses in action
choses in possession
circumstantial evidence
citation of authorities
civil action
civil law
civil pleadings
civil practice
code of procedure
code practice
code of civil procedure
collateral facts
collateral issue
collateral security
common bail
common carrier
common counts
common law
compounding a felony
conclusions of law
conclusive evidence
concurrent jurisdiction of equity
confession of judgment
confidential communications
conflict of laws
consent and order
consequential damages
constitutional limitations
constructive notice
contempt of court
contingent legacy
contraband of war
contract of hire
corporeal hereditaments
counteraffidavit
court of appeals
costs in equity
court martial
criminal action
criminal conversation
criminal evidence
criminal law
criminal pleading
criminal practice
criminal procedure

D

decree in equity
delivery of deed
dilatory plea
discontinuance and dismissal
discretionary trusts
documentary evidence
domestic relations

E

easement of access
ecclesiastical law
eleemosynary corporations
elementary law
elements of equity
eminent domain
enjoin and restrain
equitable assets
equitable remedies
equity of redemption
equity jurisprudence
equity pleading
estate in common
estate in fee simple
estate of joint tenancy
estate in remainder

Digitized by Google

estate in severalty
estate at will
estoppel certificate
executory contract
executory devise
executory estate
executory trust
exemplary damages
expert evidence

F

failure of consideration
failure of issue
failure of record
false pretense
felonious intent
feoffment to use
finding of facts
forcible entry
forcible trespass
foreclosure proceeding
foreign attachment
fraud and deceit
fraud, malice, and intent
fraudulent conveyance

G

goods and chattels
goods, wares, and merchandise
grand jury
grand larceny
guardian ad litem
guardian and ward

H

habeas corpus
hearsay evidence

I

impairment of contract
impanel a jury
impeachment of waste
implied contract
implied promise
indemnity bond
indenture
indictment
indirect evidence
in re
insolvent debtor
insolvency laws
interlocutory decree
international law

J

joinder of actions
joinder of defendants
joinder in demurrer
joinder of issue
joinder of offenses
joint action
joint contract
joint executor
judgment creditor
judgment debtor
judgment note
judicial notice
judicial procedure
jury panel
justifying bail

L

landlord and tenant
lay corporations
leading cases
letter of marque and reprisal
letters of administration
letters patent
letters rogatory
letters testamentary

Digitized by Google

libel and slander
life annuity
limitation of actions
limitation of estates
limited divorce
liquidated damages
local action

M

Magna Charta
malfeasance in office
malice aforethought
malice prepense
malicious mischief
malicious prosecution
maritime contract
maritime law
maritime tort
market overt
market value
martial law
master in chancery
matter at issue
measure of damages
mechanic's lien
medical jurisprudence
merger of rights
mesne process
mesne profits
misdemeanor
misjoinder of actions
misjoinder of parties
mixed larceny
moot court
moot point
motion for non-suit
mortgage deed
municipal corporation
municipal law

N

natural presumptions
negotiable instruments
net profits
net earnings
nisi prius
next of kin
nominal damages
non-assumpsit
non est inventus
non-feasance in office
non-joinder of parties
non-resident plaintiff
non-suit
notarial certificate
notary public
note of protest
notes of issue
notice of appeal
notice of appearance
notice of dishonor
notice of execution
notice of motion
notice of trial
notice to quit
nuncupative will

O

objection overruled
objection sustained
orginal jurisdiction
oyer and terminer

P

paper book
parol contracts
parol demurrer
parol evidence
parol lease
party wall

Digitized by Google

pecuniary legacy
penal code
peremptory challenge
peremptory defence
peremptory exception
peremptory mandamus
peremptory plea
perpetual injunction
personal chattels
personal covenant
personal estate
personal property
petit jury
petit larceny (petty larceny)
plaintiff in error
plea in abatement
plea in avoidance
plea in bar
point reserved
poor debtor laws
poor debtor's oath
power of attorney
preliminary injunction
preliminary proof
presumptive evidence
presumption of fact
presumption of law
primary evidence
primary obligation
private carrier
private corporation
privileged communication
privity of contract
privity of estate
privity of possession
probate of will
proceedings in equity
proceedings in rem
prohibition, writ of
promissory note
public policy
punitive damages
putative marriage

**Q**

quasi contract
quasi corporations
quit-claim deed
quo-warranto writ

**R**

real action
real contract
real property
rebutting evidence
redirect examination
recross examination
referee's deed
registrar in bankruptcy
release of dower
remanding a cause
removal of causes
rescinding contract
rescission of contracts
residuary devisee
residuary legatee
resulting trust
retroactive law
return day
reversionary interest
revised statutes
riparian rights
Roman law
rule of law
rule of practice

**S**

salvage charges
satisfaction piece

Digitized by Google

scandalous matter
search warrant
secondary conveyance
secondary evidence
security for costs
ship's manifest
slander and libel
sound and disposing mind
special demurrer
special plea in bar
special pleading
special proceedings
special verdict
specific offenses
specific performance
state insolvent laws
statute of fraud
statute of limitations
statutory crimes
stay of execution
stay of proceedings
stoppage in transitu
striking a jury
subornation of perjury
subpœna
subscribing witness
summary convictions
summary proceedings
summons and complaint
supplemental bill
supplementary proceedings

T

taxation of costs
tax levy
tax lien
tax sale
tax search
title deed
to wit
transitory actions
trial by jury
trial of the cause
true bill
trustee's deed
trustee process

U

unliquidated damages
unilateral contract

V

vendor's lien
vendue sale
vested and contingent
voluntary bankruptcy
voluntary conveyance
voluntary manslaughter

W

warrant of arrest
warrant of attorney
warranty deed
weight of evidence
witness stand
writ of certiorari
writ of detinue
writ of ejectment
writ of error
writ of execution
writ of formedon
writ of inquiry
writ of mainprise
writ of mandamus
writ of replevin

Digitized by Google

## LEGAL TERMS

### A

abettor
abeyance
abjure
abrogation
abstract
accessory
accomplice
acquittal
ademption
adjournment
adjudication
administrator
administratrix
adverse
affidavit
affirm
aforesaid
alleged
allocutor
ally
amnesty
ancillary
animus
annulment
appellant
appellate
appellee
apportionment
arraign
assumpsit
attainder
attestation
attornment
averment

### B

bailment
bankruptcy
barratry
barrister
battery
beneficiary
bequeath

### C

capias
caveat
cede
champerty
circuit court
citation
clientele
codicil
cognovit
collusion
commitment
committitur
common carrier
compromise
connivance
coparcener
corespondent
corroboration
costs in equity
counter claim
counter plea
covenant
coverture
cumulative
cross-bill
custody

### D

decree
defeasance
defendant

Digitized by Google

demurrer
deponent
deposition
detention
dictum
disaffirmance
disclaimer
discretionary
dissolution
distrain
divestiture
docket
documentary
domicile
donee
dower
dowry
dowress
duress

**E**

elegit
enfeoff
entail
equity
escheat
escrow
evidence
executrix
extinguishment
extortion
extradition

**F**

facias
facsimile
feasance
felony
fiat
fiduciary
forfeiture
forgery

**G**

garnishee
gist
guilt

**H**

hereinafter
hereinbefore
hereunto
homicide
hypothesis

**I**

immaterial
impeachment
impleaded
inchoate
incompetent
indefeasible
indemnity
indictment
indivisum
innuendo
inquisition
interlocution
interpleader
intervener
intestate
irrevocable

**J**

jurat
jurisdiction
jurisprudence

**L**

laches
larceny
legatee

Digitized by Google

levy
litigation
lunacy

M

malfeasance
maligner
mandamus
mandatory
mandate
manifesto
misdemeanor
misfeasance
misjoinder
mitigate
mittimus
moiety
mulcted
muniments

N

nominal
non-feasance
non-joinder
non-suit
novation
nullify
nuncupative

O

ordinance
ouster
outlawed

P

penalty
pending
penitentiary
perpetration
pettifogger
piracy
plaintiff
pleadings
plenipotentiary
postea
precipe
preemption
prerogative
primogeniture
privies
probate
prohibition, writ of
prosecution
purview

R

ratification
rebuttal
recognizance
recoupment
recrimination
redemption
redress
referee
rejoinder
relevancy
remand
remittitur
replevin
replication
reprieve
reprisal
rescind
rescissioner
respondent
retainer
reversion
revoke

S

scilicet (ss.)
scrivener

Digitized by Google

sequestration
severalty
statutory
stipulation
suborn
subpœna
subrogation
sufferance
supersedeas
surplusage
surrebutter
surrejoinder
suzerainty

T

talesman
testamentary
testator
testatrix
tort feasor
triable
tripartite
trover

U

ultimatum
uncontroverted
untenable
usufruct

V

venire
venue
versus
vested in

W

waiver
writ

## LIFE-INSURANCE TERMS

A

actual cash value
actuarial
actuary
adjustment accumulation
advancing age
allowance
alternation
annual dividend
annuities
annuity certain
assessment
assignee
assurance
assured

B

beneficiary
blue note

C

casualty
child's endowment
commutation columns
condition
contingency
continuous instalment
contribution annual dividend
conterminous
cost of insurance
cumulative
current death losses

D

decrease
death claims
deferred annuities
deferred dividend
deferred temporary annuity

Digitized by Google

discount
dissolution
distribution

**E**

economic
endowment ordinary
equitable cash value
expiration
expire
expectation of life
expected mortality

**F**

five-year dividend
free tontine
forfeiture
formula
fraudulent representation
funds

**G**

grace interest
gross premium
guaranteed cash value

**I**

incontestable
increase yearly
indemnity
industrial
instalment annuity
instalment option
intermediate
issuance
issues

**J**

joint life

**L**

lapse
level-premium companies
liability
lien notes
life ordinary
limited payment life
limited tontine
loading
logarithms
longevity
low death rate

**M**

matured endowment
maturity
mortality, standard of
mortuary
mortuary dividend
mutual

**N**

net risk
net value
non-forfeiture
non-hazard
non-participating

**O**

ordinary life

**P**

paid-up policy
participating
post tontine
premium return
present value
prior death
probability
pure endowment

**R**

rating
rebate
renewable term

Digitized by Google

reinsurance
reserved combined experience 4%
reversion
reversionary bonus
reversionary dividend
revived
risk

S

self-insurance
semitontine
seven-year equalization
single life
single premium
standard
straight life
surplus
surrender

T

temporary annuities
term extension
terminal net values
terminating options
term paid-up
tontine investment

V

valuations

W

whole life

## MARINE-INSURANCE TERMS

A

abandonment
additional premium
advances on freight
arrival out
assured
average—general and particular

B

barratry
bottomry bond

C

cancelation
captain's draft
cargo
charter party
closed declaration
coinsurers
collision
contributory value
country damage

D

deviation

E

English conditions
expiration of risk
exposure
extension of risk

F

flotsam

G

general average bond

H

hull

I

insurers
invoice cost

Digitized by Google

J

jetsam
jettison

L

leakage
Lloyd's Register

M

moral hazard

O

on deck
open application
open policies
overdue
overinsured

P

part closing
partial loss
perils of the sea
port risk
profits on charter
provisional declaration

R

railroad risk
recoverable
reinsurance
reinsurers
return premium

S

salvage
seaworthiness
stranded
stress of weather
supercargo

U

under deck
underwriters

V

voyage policy

## MECHANICAL TERMS

A

abscissa
absorber
acceleration
accumulator
adhesion
adiabatic
alloy
aluminum
amalgam
ammonia
analyzer
angularity
annealing
anthracite
apex
apparatus
asbestos
auger
automatic

B

Babbitt
back gear
backlash
Baumé
bearings
bevel gear
billet
bituminous
blast pipe
blower

Digitized by Google

boring bar
brazing
breeching
bronze
burnisher

C

calipers
calking
cam
cape chisel
carbon dioxide
carbonic acid
carbonize
carburize
case hardening
casting
centigrade
centrifugal
centripetal
chamfer
chill
chucking lathe
chute board
clamp
clearance
clevis
clutch
coefficient
cohesion
cold chisel
compression
concentric
concrete
condenser
cone pulley
connecting-rod
converter
coordinates
corrosion
corrugated
counterbore
countershaft
crane
crank-shaft
crosshead
crown bar
crown sheet
crucible
crystallize
cupola
cutter bar
cyanide
cylinder

D

diagonal
diaphragm
dead center
deflector
deformation
denatured
die sinking
differential
dividers
dolly
draftsman
draw-plate
drill press
drop-forged
duplex
dynamics

E

eccentric
ejector
elasticity
elongation
equilateral

Digitized by Google

equilibrium
escapement
exhaust
expansion
extraction

F

face plate
Fahrenheit
ferrule
filing
flexure
fluted
flux
forging
friction
friction clutch
fulcrum
funnel
fuse
fusible plug
fusion

G

gage-cock (or gauge-cock)
gaggers
galvanize
gasket
gear-wheel
generator
gooseneck
gouge
governor
graphite
graphitic
gravity
gridiron
gudgeon
gyroscope

H

hanger
harvester
hasp
headstock
horsepower (H. P.)
hydraulic
hydrometer
hydrostatic
hyperbola
hypotenuse

I

igniter
impact
indicator
inertia
ingot
injector
inspirator
intake
interlocking
interurban
isothermal

J

jig
journal

L

laboratory
ladle
lagscrew
lateral
lathe
lead screw
lever
leverage
longitudinal
lubrication

Digitized by Google

lubricant
lug

M

magnesia
mandrel
manganese
mechanism
mesh
metallurgy
micrometer
milling machine
miter gear
momentum

N

nippers

O

open hearth
ordinate
output

P

packing
parabola
parallel
pawl
periphery
petrol
phosphorus
pickle
pig iron
pillow-block
pincers
pinion
piston
planer
pliers
plumb-bob
pneumatic
portable
producer
profiling
propeller
propulsion
pulley
pyrometer

R

rasp
ratchet
reaction
reamer
reciprocal
rectangle
rectifier
reducer
reflectoscope
refrigeration
regenerative
regulator
reverberatory
reversible
reversing gear
revolve
rivet
rocker-arm
rock-shaft
rotation

S

safety valve
salinometer
saponify
scrap
scrubber
separator
shafting
shank
shaper

Digitized by Google

sheave
shim
shrinkage
shuttle
silicon
slag
sledge
skimmer
slide valve
slotter
socket
soldering iron
specific gravity (sp. gr.)
spelter
spindle
spline
spoke shave
spruce
spur gearing
stationary
stress
stuffingbox
superheated
swage block
swivel

T

tangential
tailstock
tamping
temper
templet
tensile strength
tension
throttle
togglejoint
traction
trajectory
transmission
transverse
trip shaft
trunnion
tuyère
tweezers

V

vacuum
valve gear
vaporization
vaporizer
valve rod
velocity
vibration
vise

W

warding file
weld
winch
windlass
worm-hob
wrench
wrought

## RAILROAD TERMS

A

abutment
accommodation train
adjustment of claim
air brake, graduated release
air coupling
air-hose gasket
air line
air signal
alinement and grade
angle bar
angle cock

Digitized by Google

audible signals
automatic block
automatic signals
auxiliary reservoir

B

baggagemaster
ballast
belt line
berth
betterments
bill of lading (B. L.)
billed in error
billing clerk
block-signal system
blockade
box car
brakeman
brake shoe
brassing
breakage
bridge pits
broad gauge
buffet car
bullnose
bumpers

C

caboose
carded
carload (C. L.)
cargo
car-mile
carrier's risk (C. R.)
cattle guards
claim agent
combination cars
commutation
compartment cars
competing lines
concession
conductor's valve
connecting points
consignment
consignee
consigned
construction department
controlling grade
counterbalance
couplers, automatic
crated
crosshead
cross-ties
culverts
curve resistance
custom-house inspection
cut rate
cylinder cocks
cylinder heads

D

danger signal
day coaches
deck-lattice bridge
deadhead (D. H)
débris
deflection
demurrage
derailment
descending grade
destination
diaphragm sheet
differential lines
disability
discriminate
dispatcher
disposition of goods
distributing valve
diversion

Digitized by Google

dockage
double first-class (D. 1)
double header
draft plate
drawbar
drawbridge
drawbar pull
draw-head
draw-link
drawing-room car
drip pipes
driving wheels
driving-wheel center
dry pipe
dumped

E

eastbound traffic
eccentric rods
eccentric blades
eccentric straps
electric locks
electropneumatic
embankment
embargo
embedded
engine truck
enrouted
equalize
equalizer
equipment
excess baggage
excursion rates
expense bill (E. B.)
extension
extension front end
eyebars

F

facing-point lock
fast mail
fish-plates
fixed signals
flagging
flag stops
flange
flat car
flat wheel
flying switch
folder
foot-board
form number
free on board (F. O. B.)
freightage
frog

G

general solicitor
girder rails
gondola cars
grade crossing
grading
grubbing
guard-rail

H

hand car
headlight
hopper-bottom cars
hot box
household goods (H. H.)

I

injector
inland
interlocking switch
interchangeable
inspirator
in transit
invoiced valuation
itinerary

Digitized by Google

J

journal-box
junction box

K

knocked down (K. D.)

L

less than carload (L. C. L.)
lighterage
limitation
limited express
limited tariff rates
local traffic
lubrication
lubricator

M

main line
maintenance
manifest
master mechanic
mileage
minimum weight (min wt.)
merchandise
misloaded car
missent
mixed trains
mogul
motive power
motor axle bearing

N

net weight
no overcharges (no/oc)
no undercharges (no/uc)
notation
notify shippers
not otherwise specified (N. O. S.)

O

observation car
oscillation
outside line
overcharge (O. C.)
overhead crossing
owner's risk (O. R.)

P

packing
palace cars
parlor cars
parabola girder
part carload lot
participating carriers
paymaster
perishable freight
petticoat pipe
pilot
piston rod
plate-girder deck
pony trucks
pooling
prepaid (P. P.)
primage
proportionate rates
Pullman car

R

railway mail service
rebate
refund
reconsign
redeemable
refrigerator car
released (rel.)
reload
reship
reissuing
reverse lever

Digitized by Google

right of way
roadbed
roadmaster
rolling stock
round-trip tickets
routes
running board
running time

S

sand box
schedule
scalper
seaboard
sealed and carded
section boss
section hand
semaphore
set up (S. U.)
shims
shipper's load and count (S. L. & C.)
shipper's load and tally (S. L. & T.)
short haul
shortage on shipment
shipyard
side ride
side rods
side tracked
side swipe
sidings
signal lights
sleepers
smash up
smoke box
spring buffer
split-point switch
spur
standard time
standpipe
state rates
state line
stock car
stop-over
strapped, sealed, and carded (S. S. & C.)
stringer
stub switch
superheated
superstructure
switchback
switch gate
switch lights
switch stand

T

tamping
tariff
tee rails (T rails)
telescope
tender
termini
terminus
terminal
terminal points
third rail
three times first class (3 t.l.)
throttle
through bill
through-car service
through passenger traffic
tide water
tie-plate
time freight
time card
time table
time manifest station

Digitized by Google

tissue copy
tonnage
ton-mile
torpedo
tracer
trackage
track bolts
train dispatcher
trailing switch
train-mile
train order
traverse
transit
transcontinental
transportable
transportation
transshipment
transmission
transmission bar
treads
trestle
truck bolster
trunk line
truss
turnouts
turntable
two times first class (2 t. l.)

U

unclaimed
up grade

V

valuation, invoiced
vertical draw-head
vestibule train
via all rail
visible signal

W

water plug
water tank
water gauge
washout
way bill (W. B.)
weigher's certificate
welded joints
west bound
wharfage
wheel cover
wheel guard
whistling post
wrecking crew

Y

yardmaster

Z

zigzag

## TITLES OF RAILROAD OFFICIALS

**Asst. G. P. & T. A.**—Assistant General Passenger and Ticket Agent
**Asst. P. T. M.**—Assistant Passenger Traffic Manager
**Com'l Agt.**—Commercial Agent
**D. F. A.**—Division Freight Agent
**G. B. A.**—General Baggage Agent
**G. E. F. A.**—General Eastern Freight Agent
**Gen. Supt.**—General Superintendent
**G. E. P. A.**—General Eastern Passenger Agent

Digitized by Google

**G. F. A.**—General Freight Agent
**G. F. & P. A.**—General Freight & Passenger Agent
**G. M., Gen. Mgr.**—General Manager
**G. P. A., Gen. Pas. Agt.**—General Passenger Agent
**G. P. & T. A.**—General Passenger and Ticket Agent
**G. T. A., Gen. Tk. Agt.**—General Ticket Agent
**L. S. A.**—Live Stock Agent
**Mng. Dir.**—Managing Director
**N. E. F. A.**—New England Freight Agent
**P. T. M., Pas. Traf. Mgr.**—Passenger Traffic Manager
**S. F. A.**—Soliciting Freight Agent
**T. F. A.**—Traveling Freight Agent
**T. M., Traf. Mgr.**—Traffic Manager
**T. P. A.**—Traveling Passenger Agent
**T. S. F. A.**—Traveling Soliciting Freight Agent

## REAL-ESTATE TERMS

### A

abandonment
abstract of title
abutters
accretion
accounting proceedings
acknowledgment
adjournment
adjustment
adverse possession
affidavit of title
alienation
appearance
appurtenances
assess
assigns forever
assignment of mortgage
attornment
auctioneer's fee

### B

bargain and sale deed
beam right
beneficiary
bill of sale
blanket search
blanket mortgage
bondsman
building line
building loan agreement

### C

cancelation clause
center line of the block
chattel, real
closing of title
collateral inheritance tax
commissioner of deeds
confirmatory deed

Digitized by Google

consideration
consanguinity
contiguous
contingent estate
conveyance
coparcenary
corporal property
corporation acknowledgment
corporation deed
corporation mortgage
court of records
county clerk's certificate
couchant
covenant
curtilage

D

decedent
declaration of trust
deeds of trust
default
defeasance
delinquent tenants
delivery of deed
demesne
demise
detached
devise
devisee
disseizin
dower estate
duress
dummy bondsman

E

easement
ejectment
emblements
encroachment
encumbered
enhanced value
equity of redemption
entail
escheat
estoppel certificate
eviction
executor's deed

F

fee simple
fee tail
fence variations
feoffment to uses
fief
first mortgage
foreclosure
freehold
frontage
full covenant and warranty deed

G

grant
grantee
ground rent
guarantor
guarantee

H

habendum
heirs and assigns
hereditaments

I

inalienable
incumbrance
indefeasible estate of inheritance
indemnity
indenture
instalment, semiannual

Digitized by Google

J

joint tenancy
jointure
judgment case

L

lateral support
leasehold
legal representatives
lessee
lessor
letters of administration
levant
liber
life tenant
lineal descendants
liquidated damages
lis pendens

M

mandatory injunction
mechanic's lien
messuage
metes and bounds
mortgagee
mortgagor
mortmain

N

nominal consideration

O

objections to title
obligee
obligor
owelty of partition

P

partition suit
party wall
payable monthly in advance
permanent loan
perpetuity
personal property appurtenant to
possession
power of attorney
power of appointment
power of sale
power of substitution
premises
priority
prior lien
privilege of prepayment
proof by subscribing witness
prothonotary
purchase money

Q

quit-claim deed

R

realty
receiver's deed
receivership
recording tax
recording fees
record lines
record title
reddendum
register's office
release of part of mortgaged premises
remise
renewal
rescission
residuary legatee
restriction against nuisance
reversionary interest
riparian rights

Digitized by Google

S

satisfaction piece
search of title
seizin
situate
stipulation
subtenant
subject to any state of facts which an accurate survey would show
successors
surrogate
survey

T

tenant at will
tenancy at sufferance
tenancy in severalty
tenement-house department
tenendum
tender
tenure
testator
title by accretion
title company's report
trespass
trustee under the will

U

under tenant
usufruct

V

valuation
vendee
vendor
violation

W

waiver
warranty

Y

yielding and paying

## WALL STREET, BANKING, AND BROKERAGE TERMS

A

"A" bond
abatement
abrasion
absorbed
accrued dividend
accrued interest
actionary
advice
agio
agiotage
allotment
amortization of premium
arbitrager
arbitration of exchanges
assented
assessable
assimilated
at call
at even
average balances
averaging

B

back spread
backwardation
banco
bargain hunter
barren money
bear market
betterment
bid and asked

Digitized by Google

bill of exchange
bobtail pool
bonus
book value
bourse
broken lot
budget
bucket shop
bulge
bull
bullion
buyer one
buyer two
buyer's option

C

call loan
carrying charges
certificate of deposit
certification
charter
chattel mortgage
clearing
clearing house exchanges
closed out
collateral
comptroller
concession
consols
contango
contingent
continuing agreement
convertible bonds
"corner"
corporate bonds
counter signature
cover, to
coupon bonds
cumulative
curb market
currency

D

dabbling
day of maturity
debenture
decline
defalcation
default
deferred
deficit
depositaries
depreciation
discretionary
dishonored
dormant
drawee

E

earnest money
ex-coupon
ex-dividend (x div.)
ex-interest
extension (ext.)

F

fiduciary
fiscal agents
fixed debt
flat
flotation
flurry
for the long account
futures

G

"giver up"
granger road

Digitized by Google

H

hedge
hypothecation

I

indemnify
incorporation
interest earnings
interim certificate

J

joint stock

K

kiting

L

"lame duck"
legals
letter of credit (L./C.)
levy
limited order
limited partnership
long on

M

manipulation
margin
mixed collateral
mixed loan
monetary

N

nipper (Np.)

O

option, buyer's
option, seller's
overcapitalization
overcertification
overdraft
overhead
overloaded
"own paper"

P

par value
pass book
pass dividend
paying teller
pegged
penalty
premium
preferred (pref.)
privilege
puts and calls
pyramiding

Q

quotation

R

rallies
remitter
reacts
redeemable bonds
remargining
rehypothecate
repudiation
respondentia
rigged
rights

S

scrip
set of exchanges
shaking down
shaking out
seigniorage
settling day
shearing lambs
shorts
sinking fund

Digitized by Google

solvency
specie
split
splitting commission
spreads
straddled
stringency
stock jobbing
stop order
subsidy
surety
surplus
"sweetening" a loan

T

tailer or trailer
tertiary
tickerosis
time bargain
traveler's checks
trustee account

U

"us checks"
usance

V

voting trust

W

waiver
wash sales
watering
"when issued"
wide opening
wide price
wiped out
withdrawn

# COMMONLY USED FOREIGN WORDS AND PHRASES

## GENERAL TERMS

A

alma mater
alumni
amende honorable
animus
anno Domini
ante bellum
apropos
au fait
au revoir

B

beau monde
bête noire
billet doux
blasé
bona fide
bon jour
bon mot
bon soir
bon ton

Digitized by Google

bon ami
bon voyage

C

cabine de luxe
carte blanche
casus belli
chargé d'affaires
chef-d'œuvre
chiaroscuro
comme il faut
concierge
confrère
connoisseur
coup d'état
costume de rigueur

D

data (*singular*, datum)
débris
de trop
début
décolleté
demoiselle
dénouement
dernier ressort
déshabillé
desideratum
détour
devoir
dilettante
dos-à-dos
douceur
dramatis personæ

E

e pluribus unum
éclat
élite
embonpoint
emeritus
en arrière
encore
en déshabillé
en masse
en rapport
en route
en suite
ennui
ensemble
entre nous
entrée
esprit de corps
et cetera
ex cathedra
ex officio
extempore
exeunt
exposé

F

facsimile
facile princeps
faux pas
fête
finale
finis
fleur-de-lis

G

garçon
genre
gratis

H

habitat
habitué
hauteur
honorarium
hors de combat

Digitized by Google

**I**

ibidem
ignis fatuus
impedimenta
impromptu
in statu quo
inamorata
incognito
ingénue
in medias res
insouciance
instanter
inter alia
interim
ipse dixit

**L**

lèse-majesté
litterateur
locum tenens

**M**

Magna Charta
magnus opus
mal de mer
Mardi Gras
marque
masseur
masseuse
maximum
mélange
mêlée
ménage
meum et tuum
minimum
modiste
modus operandi
mon cher
ma chère (feminine)
multum in parvo

**N**

naiveté
né
née (feminine)
noblesse oblige
nom de plume
nonchalance
nota bene (N. B.)
nous verrons

**O**

omnes
on dit
onus
outré

**P**

par excellence
passé
passim
penchant
per annum
per capita
per diem
per se
persona non grata
petit
post meridiem
post mortem
post prandial
poste restante
prima donna
pro forma
pro rata
pro tempore
protégé

**Q**

quantum libet
quasi

Digitized by Google

qui vive
quota

R

recherché
régime
rendezvous
requiescat in pace
résumé
retroussé
rôle
ruse de guerre

S

sanctum sanctorum
sang-froid
sans souci
savoire faire
scripsit
secundum artem
selon les règles
semper idem
siècle
sine die
sine qua non
sobriquet
sotto voce
stet
sub rosa

T

terra firma
tête-à-tête
totum
toujours prêt
tout ensemble

U

ubi supra
ultimatum
ultra

V

vade mecum
verbatim et literatim
via
vice versa
vis-à-vis
viva voce

---

## LEGAL TERMS

A

a fortiori
a mensa et thoro
a posteriori
a priori
a vinculo matrimonii
ab initio
absente reo
actio in personam
actio in rem
ad finem
ad infinitum
ad interim
ad rem
alias
alibi
amicus curiæ
assumpsit
autre droit
autrefois acquit

B

banco
bona gestura

Digitized by Google

bona gratia
bonus jedux
brevia judicialia

C

capias
causa mortis
causa proxima
caveat
caveat emptor
certiorari
cestui que trust
cestui que vie
compos mentis
contra bonos mores
coram non judice
corpus delicti
crimen falsi
cul de sac
curia advisari vult

D

damnum absque injuria
de bene esse
de bonis non
de facto
de gratia
de jure
de lunatico inquirendo
de novo
de son tort
dedimus potestatem
del credere
delectus personæ
detinet
devisavit vel non
dictum (*plural*, dicta)
dies non
donatio mortis causa
duces tecum

E

e converso
ejusdem generis
elegit
ex alium
ex contractu
ex curia
ex delicto
ex parte
ex post facto
ex rel,

F

felo-de-se
fieri facias
flagrante delicto
functus officio

G

gestio
gratis dictum
gravamen

H

habeas corpus
habendum

I

idem sonans
in actu
in conspectu fori
in curia
in custodia legis
in esse
in extenso
in extremis
in flagrante delicto
in foro conscientia
in futuro
in invitum

Digitized by Google

in loco
in pari delicto
in perpetuum
in personam
in posse
in propria persona
in re
in rem
in situ
in terrorem
in toto
in transitu
infra dignitatem
injuria absque damno
inops consilii
inter nos
inter se
inter vivos
interesse termini
ipso facto
ipso jure

J

jure gentium
jure humano
jus accrescendi
jus civile
jus disponendi
jus gentium

L

laches
lapsus calami
lapsus linguæ
lex fori
lex cloi contractus
lex pendens
lex scripta
lex talionis
lex terræ
loco parentis
locus delicti
locus in quo
locus penitentiæ

M

mala fides
mala prohibita
malum in se
mania a potu
manu forti
modus vivendi
mortis causa

N

ne exeat
ne plus ultra
nihil debet
nil dicit
nolens volens
nolle prosequi
non compos mentis
non constat
non est inventus
non prosequitur (non. pros.)
non sequitur (non. seq.)
nudum pactum
nulla bona
nunc pro tunc

O

obiter dictum
onus probandi

P

pari materia
pari passu
pari ratione
parol

Digitized by Google

particeps criminis
pendente lite
per contra
per curiam
per stirpes
petitio principii
posse comitatus
post diem
post litem motam
prima facie
pro bono publico
pro confesso
pro tanto
probatum est
proces verbal

Q

quantum meruit
quantum sufficit
quantum valebat
quaere
quare impedit
qui tam
quid pro quo
quo animo
quo jure
quo tam
quo warranto

R

rectus in curia
res angusta domi
res gestæ
res inter alios
res judicata
res publicæ
respondeat superior

S

sans recours
sauve qui peut
scienter
scire facias
se defendento
stare decisis
statu quo
suggestio falsi
sui generis
sui juris
suppressio veri

T

tarde venit
tempus continuum
tenendum
tort
turpis causa

U

uberrima fides
ultra vires
una animo
ut infra
ut supra
uti possidetis

V

venire facias
venue
versus
vi et armis
vinculum matrimonii
voir dire
vox populi
vulnus immedicabile

Digitized by Google

## CULINARY TERMS

**A**

à la carte
à la mode
à l'étuvée
au gratin
assiette volante

**B**

beignets
bœuf, bifteck
bouchées
bouillon
brochette

**C**

café noir
casserole
chartreuse
consommé
compote
coquilles
cuisine

**D**

d'agneau
déjeûner
dinde

**E**

entrées
entremets

**F**

fromage
fricandeau

**G**

gâteau
gaufres
gibier
gratin

**H**

hachis
haricot
hors d'œuvre
huîtres

**L**

lêgumes
liaison
lyonnaise

**M**

maître-d'hôtel
marinade
matelote
mayonnaise

**O**

œufs pochés

**P**

pâté de foie gras
persillade
poissons
pommes de terre
potages
pot-pourri
purée

**Q**

quenelles

**R**

ragout
rissoles
roux

**T**

table d'hôte
tourte

Digitized by Google

# PUNCTUATION

The sole object of punctuation is to make the meaning of language clear. It is much more important to keep this in mind than it is to memorize rules.

Rarely will two persons punctuate in exactly the same way. "If a man has an epigrammatic style, he will use more periods than other points. If he thinks in crisp sentences, he will punctuate largely with semicolons. If his sentences are long and involved, he will use many commas; if ambiguous, parentheses." So it may be said that we punctuate as we think.

In sentences, the comma is used to mark the very slight breaks of connection; the semicolon marks the more decided breaks; the colon marks the still greater breaks; and the period indicates a full stop.

**The Comma.**—The comma (,) is properly used not for the purpose of showing where pauses are to be made in reading but to present to the eye the proper grammatical construction of a sentence, so that a reader cannot fail to perceive the intended meaning. The comma is the most important punctuation point for the letter writer; it is easy to misuse it, and its omission is not so noticeable as the omission of other points; and either misuse or omission is likely to change the entire meaning of language. It is said that some years ago the insertion of a superfluous comma by a clerk, in making the final copy of a tariff bill, caused a loss of many thousands of dollars to the United States.

As a general rule, insert a comma after each slight break of connection in the construction of a clause or a sentence. The comma should be used in the following cases:

1. Where there is a distinct division of a sentence—where the language branches off, as it were, to introduce an antithesis or a clause in opposition to one preceding.

He bought a ticket, but he did not buy anything else.
The man should attend to his work, and not depend on others to do it.
Education is a conquest, not a bequest.
He was dressed well, and he an air of prosperity.

Digitized by Google

In the sentence, *He bought a ticket and several other things*, no comma is required because the thought flows uninterruptedly from the beginning to the end. Whenever the thought passes smoothly over to the second clause without break of the idea, no comma is required before the connecting word. It will be observed that in all four of the foregoing examples the final portion cut off by the comma is a subordinate clause, one that could be removed entirely and still leave a complete statement. When in doubt whether or not a clause is merely explanatory and should be cut off by commas, see if it could be lifted out and leave the sentence complete as to sense. If it cannot be, the clause is restrictive and should not be cut off.

2. The comma should be used after explanatory or introductory words or clauses when used as they are in the following examples:

However, we did not accept his offer.
In reply to your kind letter, I wish to explain why I wrote to you.
This being decided, he went his way.
If you want to go, a way will be provided.

Sometimes the connection between an introductory word or clause and what follows is so close that, in the hurry of writing, required commas are omitted. The comma should be used in such sentences as the following:

Finally, let me say that I do not recommend this action.
In a case like this, refer the question to the home office.

In sentences such as *Now, I want to tell you, You see, it is my plan*, the commas are used properly, for *now* and *you see* are used as expletives.

Do not, however, conclude that these same words and clauses must in every instance be pointed off by a comma or by commas, for a slight transposition of elements may make the connection so close that separation by commas would be incorrect. In the foregoing sentences, *Finally* and *In a case like this* have been transposed from their logical positions to the beginning of the sentences, which necessi-

Digitized by Google

tated the cutting off. No comma is required in these sentences.

Let me say finally that I do not recommend this action.
Refer the question to the home office in a case like this.

Many letter writers become so accustomed to placing a comma after *however*, *yet*, *well*, etc. in certain constructions that they fall into error and place commas immediately after these words when they are used in constructions like *However much we wanted to come*, etc.

3. Usually the comma is required before and after appositive and contrasted elements, parenthetical expressions, and interpolated clauses.

Milton, a great poet, wrote Paradise Lost.
Wheat, not corn, is what we wish to buy.
This, it seems to me, is a fair offer.
Your letter, which was written on the 4th, was not mailed until the 6th.
Marcus Aurelius' admonition, "Let no thing be done at haphazard," is a wise one.

In a sentence like *We asked him to stay, but knowing that he had many engagements, he declined*, it is not necessary to place a comma after *but* because *knowing that we had many engagements* is an indispensable introduction to the following matter; it is not a true parenthetical expression. In the sentence, *We asked him to stay, but he, with that consideration that always characterized him, declined*, the thought after *he* is more independent of the rest of the sentence and is properly set off by commas on both sides.

In the sentence, *The great president Washington lived at Mount Vernon*, the connection is too direct and close for a comma to be required after *president*.

Usage is not uniform in the treatment of such words as *too*, *indeed*, *also*, *perhaps*, etc. when introduced in a slightly parenthetical manner. Some writers place commas on each side of these words; others do not set them off at all. The letter writer need not bind himself to any hard-and-fast rule, but should feel free to use commas whenever the connection is distinctly broken.

4. The comma is used to indicate omitted words, which are usually connectives.

Digitized by Google

He bought a hat; I, a coat.
This well-printed, interesting, effective circular.

In such a phrase as *a modern business man*, where *modern* qualifies both *business* and *man* and no *and* is omitted, no comma is required to denote an omission. Neither is a comma required in *the poor old fellow*. But commas should be used in sentences like these:

He was an honest, hearty, well-meaning man.
So honest, so particular, so faithful to his duty.

5. Where more than two words or phrases are enumerated and the final pair is connected by *and*, a comma is required after each enumerated word or phrase except the last and, perhaps, the next to the last.

The list included cashiers, clerks, bookkeepers, and stenographers.

If the comma were omitted after *bookkeepers* in the foregoing sentence, the language could be construed as listing only three classes of persons, the last-named being stenographers as well as bookkeepers. Now note another example:

His letter was full of blots, slovenly erasures and interlineations.

The foregoing sentence with its present punctuation indicates that both the erasures and the interlineations were slovenly; and if this is what was meant, no other comma is required, though the sentence would be improved by the omission of the single comma that it contains and the substitution of *and* in its place. If, however, the writer of the sentence did not mean to imply that the interlineations were slovenly, he should have placed a comma immediately before *and*, which would have confined the descriptive effect of *slovenly* to *erasures*. Although most grammarians give the rule that a comma should always precede *and* between the last pair of enumerated words, many discriminating writers will not use the comma before *and* in such constructions as the foregoing unless it is necessary to clearness; these writers would not place a comma after women in the sentence, *Men, women and children were there*. In the sentence, *Men, women and children, all were there*, a comma is required after *children*.

Digitized by Google

Where the enumerated words are in pairs and each pair is connected by *and*, commas should be placed only after the pairs.

In the audience were men and women, boys and girls, and infants in the arms of their nurses.

Commas are necessary in the following and in all like constructions:

I think, my dear sir, that you will agree with us.
"In my opinion," said Mr. Brown, "it is not expedient to do it."
Suppose we telegraph him, John?

When a subject is unusually long, it is sometimes desirable to place a comma after it.

That the prices quoted in the catalog we mailed you on the 8th instant are lower than most quotations on the same line of goods, may have escaped your attention.

This use of the comma is chiefly in sentences that have several very long subjects. If such a sentence will be clear without the comma, do not use the point.

Unimportant commas are sometimes omitted where many commas would be required by strict application of rules. For instance, if *too* should be interposed somewhere in a sentence near other important commas, the points ordinarily used before and after *too* might be omitted.

In general, if there is no break in the flow of thought, no comma should be used unless clearness demands it. The following are examples of sentences in which a comma is necessary to clearness:

Whatever is, is right.
I should say that in cases like this, reference should be made to the home office.

It is possible to construct a sentence of many lines requiring no commas or other punctuation marks except a period at the close. Misconstructions are less likely to occur where too few commas are used than where there are too many.

**The Semicolon.**—If a sentence consists of two or more members, each constituting a distinct proposition and yet having dependence on one another, and the conjunction is

Digitized by Google

omitted or a greater separation than that afforded by the comma is desired, a semicolon (;) should be used.

Wisdom is the principal thing; therefore get wisdom; and with all thy getting, get understanding.
Touch not; taste not; handle not.
You ask if we will accept. Yes; but this is the last time we shall accept such terms.

Sentences similar to the second example are often pointed off by commas when the connection is close and unusual emphasis is not desired.

If a sentence consists of groups and some of these groups contain items that must be separated by commas, the groups should be separated by semicolons.

Some essentials of good letters are correct construction, spelling, and punctuation; brevity most of the time; and promptness, neatness, clearness, completeness, and courtesy always.
He has on his list of customers the F. L. Jones Company, 120 Eighth Street, St. Louis; Smith & Brown, 80 Devonshire Street, Boston; and several other well-known buyers.

Note that in the second of the foregoing examples the semicolon is used preceding *and*, for the break in connection there corresponds to that between *St. Louis* and *Smith & Brown*.

The semicolon should usually precede such words as *namely, to wit*, etc. when they are used to introduce an example or a list of simple items.

Example: He sold these things; namely, a chair, a table, and a sofa.

The semicolon may be used after a complete sentence followed by a clause denoting contrast or making an inference or an explanation, when such following matter is introduced by a conjunction.

It is useless to appeal to him again; for we have done all that can be done.

It is to be regretted that so useful a point as the semicolon should be used so sparingly as it is by letter writers. Often, clauses that writers use as separate sentences have a close

Digitized by Google

connection with following or preceding matter and should be cut off by a semicolon rather than by a period. The semicolon is also a better point than the comma in many constructions, and is of especial service to writers that have a tendency to construct long sentences.

**The Colon.**— Use the colon (:) in the following cases: when introducing a paragraph consisting of more than one complete sentence; after a word or a clause introducing formally a course of reasoning, a series of propositions, or an enumeration of particulars; before a quotation introduced formally; and after salutations such as *Dear Sir, Gentlemen*, etc. at the beginnings of letters. "Formally" is used here for the want of a better word to express the decided absence of a connecting word between an introduction and that which it introduces.

The speaker said: We are here, my friends, to pay a tribute to the men that founded this institution.

You erred in the following instances: through carelessness you allowed the mistake to pass unnoticed; when the customer called attention to it, you sent a caustic reply; you failed to apologize when you discovered your error.

Let us observe what Lord Chesterfield said: "Despatch is the soul of business."

The point of punctuation that should come between the introductory word or words and what follows depends much on the closeness of connection. In the third of the foregoing examples, the colon is properly used because the break of connection between *said* and *Despatch* is a decided one; yet it would be in accordance with the practice of the best punctuators to write *There is much truth in the proverb, The longest way round is the shortest way home.* And, as stated in a preceding paragraph of this chapter, the semicolon is usually the proper point to use before *to wit, for example, namely*, etc. in enumerations. The letter writer should cultivate an appreciation of the closeness of connection between elements, and punctuate by reason rather than by rule. A good way of cultivating this appreciation is to read the magazines and books of the best publishing houses, observing critically the method of punctuation.

Digitized by Google

Colons should separate the members of a sentence if one or more of those members must be divided by semicolons.

Be of good cheer: it is I; be not afraid.

A colon is sometimes properly used between two clauses in apposition to each other and not connected by a conjunction. It is an indispensable point in pointing off language of a deliberate, profound, or learned nature, where deductions are lengthy and have dependence on one another.

In a sentence like *In the following paragraph we give our reasons for the action*, a period should be used at the end, instead of a colon, for the statement is complete.

**The Period.**—A period (.) should be placed at the end of every completed sentence* that does not require an interrogation point or an exclamation point; and it should be placed after every abbreviated word unless omitted letters are indicated by an apostrophe, in which case the shortened form is regarded as a contraction and needs no period after it except where it is the last word in a sentence. *Doesn't* and *rec'd* are examples of contractions. Where an abbreviated word ends a sentence, the period placed after it serves also for the usual closing period.

**The Interrogation Point.**—All direct questions should have the interrogation point (?) immediately at the close.

What are your best terms?

When intended questions are in a declarative form, as they sometimes are, the interrogation point is all the more necessary.

You will come Tuesday, then?

In the sentence, *Will you come, and will you be here Tuesday?* although two questions are asked, the first has a dependence on the last and the one interrogation point at the close is sufficient.

If several independent queries are propounded in one sentence, the interrogation point is required after each query.

Does he seek money? or favor? or great responsibility?

*Some grammarians classify as complete sentences occasional matter cut off by colons or other points.

Digitized by Google

Sentences such as *He wanted to know what was the matter* do not require an interrogation point. Neither is the interrogation point needed after exclamatory expressions such as *O Death, where is thy sting!*

The interrogation point is used to indicate uncertainty and to show satire.

In 1880 (?) he seems to have left New York for the South.
This honest (?) man will never do business with us again.

**The Exclamation Point.**—This point (!) must on many typewriter keyboards be formed by holding the space bar down and striking first the period and then the apostrophe. It is used sparingly in letter writing to indicate exclamation or emphasis.

**The Dash.**—The dash (--) is used to indicate a sudden break or turn in the thought, and is often placed before words or expressions repeated by way of explanation or for the sake of emphasis. The ordinary typewriter keyboard has no dash. Usage favors two hyphens, one struck immediately after the other, as the best substitute. Some teachers of typewriting advocate the use of three hyphens: one hyphen certainly does not answer the purpose, but it is astonishing to see how many stenographers try to make the single hyphen fill the place of the dash.

This information—I wish I had more to send you—may prove of some service.
Our future is secure—secure not only as to the field but also against competition.

The dash is used to represent pauses made in speaking, and sometimes to denote the elipses of such words as *namely, that is*, etc. A long dash is used to denote the omission of letters from a name or a word when it is not desirable to write in full.

Er—er—can you do—will you do that?
There are only two ways of doing business—the right way and the wrong way.
Mr. B———— should be watched in this transaction.
"D—— you," he said.

Digitized by Google

In writing quotations, the dash is sometimes used to set off the name of the author.

**''To be great is to be misunderstood.''--Emerson**

Stenographers, as a rule, use the dash too freely; and many without a logical reason for so doing use a comma before the dash, place dashes after colons, etc. The use that printers sometimes make of the dash in display work, and that which the typewriter operator makes of it in forming borders, etc., has no proper place in the body-matter punctuation of letters. If a letter or other document requires side heads, it is permissible to follow the style of printers and place a period and then a dash after each side head.

**The Hyphen.**—The hyphen (-) is used to separate some compound words, and to divide words at the ends of lines.

**Marks of Parenthesis.**—The curves, or marks of parentheses, ( ), are used to enclose expressions that have no close connection with the words of the sentences into which they are inserted.

In our catalog (see page 18, last paragraph), you will find described the article that you desire to buy.

The matter within the curves is called a parenthesis and is usually a reference or an explanation: such reference or explanation must be punctuated within the marks just as if standing alone, with the exception that no final period need be used in an example like the foregoing reference to page and paragraph.

Another use of these curves is to enclose figures, signs, headings, etc. Note how the punctuation points explained in this chapter have been enclosed at the beginning of the paragraphs explaining their use.

Typewriter keyboards have no brackets [ ]. These are used chiefly in matter that is to be printed, to enclose the comments of editors and copy readers and incidental notations such as the fact that there was laughter or applause in a speech, etc. The curves ( ) may be used in place of the brackets.

**Quotation Marks.**—Use quotation marks (" ") to indicate that language is brought in from other sources. If a quota-

Digitized by Google

tion is a familiar one and is introduced loosely, as *We all agree that knowledge is power*, it is hardly necessary to place *knowledge is power* within quotation marks. To use quotation marks for every proverb is a reflection on the intelligence of the reader. It is a common fault of untrained writers to use quotation marks too freely. Stenographers frequently quote such words as *ad* when there is no occasion for quoting. Using a capital for the first letter of the word or the principal words is better form in writing the names of well-known books, and underlining or using all capitals is better form for the titles of magazines and newspapers, etc., than the use of quotation marks.

He sent the boy a copy of Pilgrim's Progress.
Have you seen HARPER'S MAGAZINE for April?

Where there is a quotation within a quotation, use the single point (') at the beginning and at the end of the inner quotation.

He answered: "I can testify to the fact that he said 'This is in full payment' when he received the money."

If, in a sentence like the foregoing, there was still another quotation within that one enclosed by the single marks, it should be set off with the usual double quotation marks.

Where there is a quotation within a question or an interpolation within a quotation, care must be exercised to place the marks properly. Note the different positions of the quotation marks in the following sentences:

Has there been any answer to our telegram, "When will you be in Chicago?"
Did you hear him say "We will accept"?

Quotation marks may be used to distinguish slang or ungrammatical expressions that might otherwise be taken as the writer's own choice of language.

Example: He wrote us to "cut it out."

**The Apostrophe.**—The apostrophe (') is used to indicate the possessive case, and also to denote the omission of one or more letters from a word or from words. Usually, nouns in the singular number, whether proper names or not, and all nouns in the plural number ending in any other letter

Digitized by Google

but *s*, form the possessive by the addition of the apostrophe and the letter *s*. Many able and careful writers, to avoid the disagreeable hissing sounds that this general rule would enforce, now write certain possessives without *s*, as *for conscience' sake, in Jesus' name*, etc.

The possessive pronouns *ours, hers, theirs, yours* and *its* do not require the apostrophe. *One's* does require it; but *oneself* is usually written as here shown. The apostrophe is used arbitrarily in forming the plurals of such terms as those in the sentence, *Dot your i's and cross your t's.*

**Occasional Marks.**—Although the character is not on most typewriter keyboards, stenographers should understand that ¶ indicates that a new paragraph should be started with the first word immediately following the mark.

## CAPITALIZATION

Use a capital letter for the first word in every sentence and for the first word of an introduction to a paragraph, note, letter, or other written or printed matter, whether it is a complete sentence or not; sometimes for the first word after an introductory term that is followed by a colon; for all proper names, and for all adjectives derived from proper names unless usage has ordained that they should not be capitalized, as it has in *india ink, oriental rugs*, and a few other cases; for common nouns when personified, as *O Liberty, what crimes are committed in thy name! The Pine said to the Oak;* for all names applied to the Deity, including the pronouns *Thee, Thou, Thy, He, Whom* and *His* when used to specify God; for the pronoun *I* and the interjection *O*; usually for roman numerals; for the first word of a quoted sentence introduced after a colon;* for the beginning of each line of poetry; for names of months and days of the week, and names of all countries, states, cities, towns, villages, and post offices; for the first letter in each of the principal

*A mere phrase from a quotation should not be capitalized unless it begins the sentence in which it is quoted.

Digitized by Google

words in the names of holidays, historic days, and historic events, as *Fourth of July, Black Friday;* for the first letter in each of the principal words in the names of newspapers, magazines, and books; for names of religious denominations and political parties; for East, West, North, and South when used to particularize undefined geographical sections.

*Heaven* should be capitalized only when it is used as referring to the abode of God, not when reference is made to the sky. The names of the seasons should not be capitalized unless they are personified.

Company, bank, association, park, institute, building, bureau, department, judge, president, secretary, ocean, river, bay, canal, island, railroad, street, avenue, and a great many other words of this class may be capitalized when referring to a particular bank, etc., as:

The Institute's offices.
The prisoner was sent back to the Island.
The President passed through the city this morning.
The Atlantic Ocean is stormy.

Capitals may also be used when such words as the foregoing are printed or written as a part of a title, as *Scranton Savings Bank, President Eliot,* the *War Department,* etc.; but capitals should not be used where reference is made to companies, banks, etc. in common. Some printing offices draw distinctions so fine that they will capitalize the word *mayor* when reference is made to the one holding that position but will not capitalize the word when it is used as applying to deceased mayors or ex-mayors.

The Ten Commandments, the Lord's Prayer, the Declaration of Independence, and other notable terms should be capitalized. So should distinctive names of localities, such as *East Side, Back Bay,* etc. Use capitals for *article* and *section* when followed by a numeral, as *See Article VII, Section 3;* also for names of bills, acts, or laws, when referred to as the *Suffrage Bill, the Revenue Act.*

These are by no means all the instances of proper capitalization, but they should be sufficient as guides. It is permissible and desirable to use capitals freely in display headings and in tabulated work where prominence is desired. In such

Digitized by Google

cases, the usual rules of capitalization are disregarded for the sake of display effect.

It has become the custom in business correspondence to capitalize such words as statement, bill, invoice, and the common names of commodities such as Cluett Collars, Heinz Baked Beans, etc. This is done for the sole purpose of giving prominence. While not permissible according to the rules of capitalization, custom has sanctioned such use of capital letters. It is a good rule, though, to use the small letter unless it is certain that the capital is required. The overuse of capitals is a common fault of the novice. In beginning work in a new place, it is well to inquire what words are preferred in capitals.

## CORRECT AND FAULTY DICTION

*A* or *an* should never be so used as to relate or seem to relate to two or more things.

A debtor and creditor should arbitrate. (*Better*, a debtor and *his* creditors should arbitrate.)

Do not use *a* or *an* after such words as *sort*, *kind*, and *species*.

This is a kind of cotton goods (not *kind of a*).

**Ability, Capacity.**—Physical or mental power, especially the power to plan and execute, is *ability*. *Capacity* is power to receive.

He has a great *capacity* (say *faculty*) for mimicry and story telling.

He has a great *capacity* for dates, scientific names, and mathematics.

He has the *ability* to do what he says he can do.

**Above.**—The word *above* should not be used as a noun, nor should it be used as an adjective unless the noun that *above* modifies is actually above. Writers often make a reference like *the above statement*, when the statement referred to appears on another page.

If the *above* (say *foregoing*) statement is correct, you are in the wrong.

Should the *above* meet your approval, I should be pleased to hear from you.

Digitized by Google

In every such case it is better to use one of the following:

The foregoing opinion, paragraph, or proposition, the statement made or given above; the preceding suggestion; the principle stated above.

**Accept, Except.**—The words *accept* and *except* are frequently confounded. The former term means to take willingly when offered; as, to *accept* a favor, or an office. *Except*, as a verb, means to leave out or exclude.

He is forbidden to *except* (say *accept*) presents.

The word *except* means also to object, and in this sense it is followed by *to;* as,

Do you *except to* my statement? Do you *take exception to* my decision?

**Adjectives for Adverbs.**—One of the most common grammatical mistakes is the use of adjectives for adverbs.

This paint will last *good* (say, *well*).
I am *real glad* (say *really glad*).
We can much *easier* form the conception of a fierce combat (much *more easily* form).
Agreeable to your request, I send (say *Agreeably to your request*).

While a great many adverbs are easily recognized by the *ly* ending, it is well to remember that *fast*, *slow*, *quick*, etc., are adverbs as well as adjectives. Therefore, each of the following sentences are correct:

Write quick. Write quickly.

**Adjectives or Adverbs.**—Whether to use an adjective or an adverb with verbs like those in the following sentences can usually be decided by a moment's thought:

The package arrived { safe / safely } at its destination.
He stood { firm / firmly } against all opposition.

In the first sentence, the reference is to the condition of the package after the act of arrival—it is *safe*. The phrase *at its destination* modifies the active function of the verb *arrived*. Similarly, *firm* is the correct modifier in the second

Digitized by Google

sentence, just as *safe* is in the first. The verb *stood* denotes a state rather than an action. In the following sentences either of the italicized words may be used, but the meanings will not be the same:

The general faced the battery { *calm* and *fearless.* / *calmly* and *fearlessly.*

The babe sleeps { *sweet* and *quiet* in its cradle. / *sweetly* and *quietly* in its cradle.

In these sentences, if the attitude of the general and the repose of the babe are referred to, the adjectives should be used. If, however, it is the writer's wish to describe the manner of the general's facing and the manner of the babe's sleeping, the adverbs should be used. The adjective is ordinarily used in such sentences. The common expression *feel badly* is ungrammatical when reference is made to health.

I *sold the farm cheap* is right if the intended meaning is that the price was low. If the intended meaning is that there was little expense in connection with the selling, *cheaply* should be used.

**Ain't.**—There is no such word in the English language as *ain't.* Use *isn't* or *are not.*

**All Right.**—*Alright* is frequently written for *all right.* There is no such word as *alright.*

**Allow, Said.**—Do not use *allow* for *said.*

He *allowed* (say *said*) that his work was good.

**Allude, Mention.**—*Allude* means to treat lightly, merely to hint at; *mention* is a stronger term and means specific naming.

The speaker *alluded* to the remissness of certain officials, though he *mentioned* no names.

**Ante, Anti.**—*Ante* means before; *anti*, against.

**Anticipate, Expect, Suppose.**—Do not use *anticipate* for *expect*, and do not use *expect* for *suppose.* *Expect* refers only to the future; *suppose*, to the past, present, and future.

I *anticipate* (say *expect*) that he will come.
I *expect* (say *suppose*) you have received the check.
We *anticipate* having a pleasant time.

**Any, At All.**—Use *at all* for *any* in sentences like the following:

He could not hear *any.*

Digitized by Google

**Anxious, Desirous.**—Do not use *anxious* unless there is some anxiety. The word *desirous* usually expresses the meaning more nearly.

**Apparent Plurals That Are Singular.**—Many expressions are plural in form, but really singular.

Bread and butter *is* the staff of life.
All work and no play *makes* Jack a dull boy.
The long and the short of the matter *is* that you are wrong.

**Appreciate.**—The exact meaning of the word *appreciate* is to be fully aware of the value or importance of something.

I *appreciate* your *gift*, your kind *words*, and *what you have done*.
English and American writers are *appreciated* in Russia.

It is somewhat redundant to say *appreciate highly*, but we may *value* or *prize* highly.

*Appreciate* has also a meaning opposite to that of *depreciate*.

Since the war, the price of all kinds of goods has *appreciated*.

**Apt, Likely.**—*Apt* is often used where *likely* is the better word.

He is *apt* (say *likely*) to come tomorrow.
It is correct to use *apt* in the sense of "having a natural tendency," as in, Iron is apt to rust.

**Articles, Repetition of.**—When adjectives denoting qualities that belong to different things are connected, the article should be repeated.

A black and a white hat—means two hats.

When connected adjectives relate to the same thing, the article must not be repeated.

A black and white hat—means one hat.

When the modified noun is plural, the sense is often ambiguous. *The black and white stockings* may mean that some of the stockings are entirely black and some entirely white; or that each stocking is partly black and partly white.

**As, Like, That.**—Write *Do as I do*, not *Do like I do*. Substitute *that* for *as* in *Not as I know of*.

Digitized by Google

**As Regards, In Regard.**—Write *in regard to* or *regarding*, not *as regards*.

**As, Than.**—The use of both *as* and *than*. or *so* and *than*, in comparisons often results in awkward sentences.

We have *as* much money, if not more, *than* they have.
If the brown is not so pretty *as*, it is at least more durable *than*, the blue.

These sentences should be rearranged and slightly changed in wording.

We have *as* much money *as* they have; perhaps, more.
If the brown is not *so* pretty *as* the blue, it is at least more durable.

Omit *as* from *equally as well*.

**As Though, As If.**—Although many good writers use *as though*, grammatical authorities favor *as if* in sentences like the following:

He walks *as though* (say *as if*) he were lame.

**As Well As, And.**—Where *as well as* is used as a substitute for *and*, the verb should agree with the first subject.

Lee's men, *as well as* Lee himself, *were* compelled to endure privations.
Industry *as well as* frugality *is* essential to success.

**Audience, Spectators.**—An *audience* is an assemblage of listeners; *spectators* are those who look.

**Aught, Naught.**—*Aught* means "anything"; *naught* means "nothing" and is a name for the cipher 0. *Aught* is often erroneously used for *naught*.

**Awful.**—The word *awful* has a place in the English language, but it is greatly abused. Do not say *awful funny*, or *awfully nice*.

**Bad, Badly.**—The words *bad* and *badly* are much overused. *Severe*, *seriously*, and *poorly* are often better words.

That was a *bad* (say *serious*) mistake.

**Balance, Rest, Remainder.**—Richard Grant White says: "*Balance* in the sense of *rest*, *remainder*, *residue*. *remnant* is an abomination." *Balance* is correctly used to denote

Digitized by Google

the difference between the credit and debit sides of an account.

With a part of his inheritance he purchased an estate; the *balance* (say *rest, remainder*) he invested in bonds.
The *balance* (say *remainder*) of the time was wasted.

**Beside, Besides.**—The following sentences illustrate the correct use of *beside* and *besides:*

She sat down *beside* him. *Besides* money, he owned property.

**Between, Among.**—The prepositions *between* and *among* are often confounded. The former should refer to *two* persons or things, the latter to *more than two.*

The relations *among* (not *between*) the members of the family were at all times pleasant.
There is not the slightest difference in quality *between* the two wagons.
The copy was quickly divided *among* the five compositors.

**Blame It On.**—The expression *blame it on* is not good usage.

He *blamed it on* his assistant. *Better,* He blamed (or *accused* or *suspected*) his assistant.

**Both, Each, Every, All.**—When two persons or things are thought of as acting or being together, of acting harmoniously, *both* is better than *each.* But if they act separately, first one and then the other, or if they are antagonistic or inharmonious, *each* is to be preferred.

*Each* day as it came brought hard work.
*Each* of the two had his work to do, and *both* were skilful.
*Every* day of my life is fully occupied, and *each* day brings its worry and disappointment.
*Both* sisters were beautiful, and *each* had many friends.

*Both* should be omitted from a sentence like the following

They were *both* alike.

When more than two persons or things are referred to, *each* is used if they are taken distributively—first one and then another until all are taken. *Every,* like *each,* takes all without exception, but it is less specific and marks single

Digitized by Google

individuals less distinctly than does *each*. *All* considers the units as making up a total that is treated as a unit; it takes the units collectively, not distributively like *each* and *every*.

*Each* person fared differently, although *all* were equally blamable.
*All* men are sinners and *every* man must answer for his sins.
*All* men love praise, but not *every* man deserves praise.

Do not multiply these words, thus

Each and every one of you, one and all of them, each and all of you. Say, rather, each of you, every one of you, all of you.

**Brevity, Conciseness.**—The word *brevity* implies shortness, but an article may be *concise*, that is, written without verbosity or repetition or sentences of doubtful value, and still not brief.

**But That, But What, That.**—Do not use *but that* or *but what* for *that*, as in the following examples:

I had no doubt *but what* he would be on time (say *no doubt that*).
We have no fear *but that* they will win the game (say *fear that they will lose the game;* or *fear that they will not win the game*).

**Calculate.**—The word *calculate* is often used erroneously for *expect*, *intend*, *purpose*, or *plan*.

He *calculates* (say *expects*) to get the contract.

**Canvas, Canvass.**—*Canvas* is a kind of cloth; *to canvass* means to examine, debate, solicit.

**Capitalizing Subordinate Elements.**—A subordinate element should not be cut off and capitalized as if it were a complete sentence.

*Incorrect:* He bought a great deal of furniture. Thus enabling the store to advertise the largest stock.
*Correct:* He bought a great deal of furniture, thus enabling the store to advertise the largest stock.

**Carry, Escort, Accompanied.**—It is better to say that a young man *escorted* or *accompanied* a young woman, and to use *carry* in a sentence like the following:

He was lifted and *carried* into the hospital.

Digitized by Google

**Case After "Than."**—It is sometimes not easy to decide about the correctness of the pronoun in sentences like the following:

No one could write better than he (*could*).
We liked none better than (*we liked*) him.

In such sentences, if the implied verb is inserted as in the foregoing sentences, the proper case for the pronoun will be apparent.

**Case After "To Be."**—Both the subject and the predicate substantive of the infinitive form of the verb *to be* should be in the objective case.

I suppose it to be *they* (say *to be them*).

**Case of Pronouns After Prepositions.**—A pronoun used as the object of a preposition should be in the objective case.

Between you and *I* (*me*), he is no more honest than he should be.
If you had been with *he* and *I* (with *him* and *me*), etc.
No one was in the house except *he* and *they* (*him* and *them*).

**Character, Reputation.**—*Character* is that combination of qualities distinguishing a person or thing; *reputation* is the estimation in which the person or thing is held by others.

**Cheap, Low-Priced.**—Be careful with the word *cheap*. If you are writing of your own goods, it is better to refer to them as *low-priced*.

**Collective Subjects Expressing Periods of Time and Sums of Money.**—Periods of time, even when expressed in plural form, are often treated as singular. The same is true of sums of money.

With Thee, a thousand years *is* as one day.
A hundred years *seems* a very short time.
One hundred and fifty thousand dollars *was* in the safe.

If, however, periods of time or sums of money are referred to distributively, they must be treated as *plural*.

The last ten years of the company's existence *were* filled with disaster.
More than one hundred dollars in silver *were* scattered over the floor.

Digitized by Google

**Conjoint Subjects.**—When subjects are taken conjointly, so as to have a verb in the plural, the proper connective is *and* and not *with, together with, nor, or, as well as*, or any other.

This complete dictionary and the handy holder *are* (not *is*) offered for ten new subscribers. (If the construction were *This complete dictionary, with the handy holder*, etc., *is* would be correct.)

**Consider.**—The word *consider* means to meditate, to deliberate, to weigh. In a statement like, *We consider that this is the best*, the word *consider* is used where *think* or *believe* is the proper word. The following sentence illustrates the correct use of *consider:*

All the plans for the sales campaign were *considered.*

**Credible, Creditable.**—The word *credible* means capable of being believed; *creditable* means deserving or worthy of credit, praiseworthy.

His story was entirely *credible*, and we all believed it.
No one would regard such an act as honorable or even *creditable.*

**Date, Engagement.**—The word *date* is a common, vulgar substitute for *engagement.*

I have a *date* (say *an engagement*) with him.

**Develop.**—The word *develop* should not be used in the sense of expose.

It *developed* (say *became known*) that he offered an extra discount.

**Directly.**—The word *directly* should not be used in the sense of "as soon as."

The letter was answered *as soon as* (not *directly*) it was received.

**Dock, Pier.**—A *dock* is a water berth where ships lay; it is often misused for *pier.*

The steamer came into the *dock* and was slowly pulled up to the *pier.*

**Don't, Doesn't.**—For the first and second persons, both in the singular and in the plural, *don't* is the correct abbreviation; in the third person singular, *doesn't* should be

Digitized by Google

used—*I don't, you don't, he doesn't, she doesn't, it doesn't John doesn't.*

Smith *don't* (*doesn't*) know anything about it.
It *don't* (*doesn't*) make any difference which method you employ.
He *don't* (*doesn't*) write clearly or interestingly.

**Double Comparisons.**—It is correct to say that one person is *handsomer* than another or to say that he is *more handsome*, but *more handsomer* is incorrect. If *more* or *most* is used, the suffixes *er* or *est* should be omitted.

**Double Negatives.**—Two negatives in the same clause usually have the effect of destroying each other and of leaving the clause affirmative. One of the negatives may be *only, hardly, but, scarcely, barely.*

They *couldn't never* (*could never*) learn to be prompt.
The governor *shouldn't* have *but* one term (*should have*).
I *can't* (*can*) *scarcely* make out what they are doing.
I *didn't know nothing* about it (say *didn't know anything*).
For my part I love him *not, nor* hate him *not.* (For my part I love him *not, and* hate him *not.*)
There is *nothing* more admirable *nor* more useful. (*Nothing* is more admirable *or* more useful.)

**Each, Either, Both.**—The words *each, either,* and *both* are frequently confounded. *Either* properly means one of two. A man may fire *either* barrel of a gun and reserve the load in the other barrel; or he may fire *each* barrel, first one and then the other; or, finally, he may fire *both* barrels, the implication being that they are discharged as connected parts of a single act. *Either* is frequently used erroneously for *each* or *both.*

There were book shelves at *either* end of the room. (Say *both ends.*)
*Each* hat was stylish, and *both* were low-priced.
*Each* horse in turn was led from the stable. I was informed that I might choose *either;* but it was difficult to choose, for *both* were beautiful.

**Each, Every, Either, Neither.**—The distributives *each, every, either,* and *neither* are always in the singular number.

*Each* brother saw *his* wealth wrested from him.
England expects *every man* to do *his* (not *their*) duty.
*Neither sister* did well in *her* studies.

Digitized by Google

When *two genders* are implied, the best usage requires the masculine pronoun.

*Each* writer must do *his* (not *his or her*, and not *their*) own thinking.

*Every* person's happiness depends in part on the respect *he* (not *they*) meets in the world.

This accords with the practice of including both sexes by such terms as *mankind*, *man*, etc.

**Either, Any One; The Latter, The Last.**—When several things are spoken of, it is permissible to refer to certain of them as *the first*, *the last*, *any one of them*, or *any of them*. When only *two* things are concerned, the proper words are *the former*, *the latter*, *either*, *either one*, or *either of them*.

Several men were tried during the forenoon; the *first* was convicted of robbery, the *last*, of assault, and the others were acquitted.

There are many suits in this lot; you may take *any one* (not *either*) of them.

Both Smith and Jones were appointed, the *former* as a policeman, the *latter* as a watchman.

You may take *either* of the two packages, and I will take the *other*.

**Elegant, Delicious, Excellent.**—*Elegant* should not be used in the sense of delicious or excellent. Say *delicious peaches*, not *elegant peaches*.

**Etc.**—*Etc.*, an abbreviation for *et cetera*, means "and the rest," and may be used properly in lists, schedules, etc., but write *and so on* or *and so forth* when the meaning is that of continuation.

The bolts, nuts, screws, *etc.* were shipped.

He declared that the price was too high, that he didn't have the money, *etc.* (Use *and so on* for *etc.*)

Do not write *etc.*, *etc.*; one *etc.* is enough. Never use *&c.* for *etc.*, nor such an expression as *and etc.*

**Ever, Never.**—The adverbs *ever* and *never* are frequently confounded.

We *seldom or ever* see an indolent man become wealthy. (We *seldom or never*, or *seldom if ever*.)

The two expressions, *ever so* and *never so*, are often misused; *ever so* is nearly equivalent to *very* or *extremely*; *never so* is much stronger.

Digitized by Google

*Never* is often used where *not* would convey the intended meaning.

He was here, but *never* mentioned the matter. *Better*, he was here, but he *did not* mention the matter.

It is correct to say, *He was never in Europe.*

**Farther, Further.**—Use *farther* when referring to actual distance; *further*, when the meaning is that of a continuance.

He rode *farther*. Please write *further*.

**Feminine, Female, Masculine, Male.**—*Feminine* and *masculine* should not be used instead of *female* and *male*. A noun or a pronoun is of the *feminine* or the *masculine* gender; a woman or a man is of the *female* or the *male* sex.

A charming young person of the *feminine gender* gave us a hearty welcome. (A charming young *woman* gave us a hearty welcome.)

Such conduct is a disgrace to the *masculine sex* (*to the male sex*).

**First, Firstly.**—*First* is an adverb and may therefore be used as such with *secondly*, *thirdly*, and *finally* without the addition of *ly*.

**Former, Latter.**—The construction with *former* and *latter* with backward reference is cumbrous and difficult.

The successor of Jones and Brown was persuaded to follow the example of the former rather than the precept of the latter. *Better*, The successor of Jones and Brown was persuaded to follow the example of Jones rather than the precept of Brown.

In any case, *former* and *latter* should not be used where there are more than two things referred to.

**Friend, Acquaintance.**—Unless you are sure that some one is a man's *friend*, refer to him as an *acquaintance*.

**Funds, Money, Pecuniary, Financial.**—The word *funds* is occasionally used where *money* is better.

He was entirely out of *funds* (say *money*).

*Pecuniary* is a better word than *financial* unless reference is made to large monetary systems such as those of governments.

It was a *financial* (say *pecuniary*) obligation.

Digitized by Google

**Funny.**—The word *funny* is greatly overused. The substitution of *odd, curious, queer, ridiculous, absurd, amusing, laughable*, or *strange* often improves the construction.

It is *funny* (say *strange*) that he should refuse.

**Generally Usually, Commonly.**—The word *generally* is overused. *Usually, commonly*, and other words often express the meaning better than does *generally*.

He *generally* (say *usually*) goes home at noon.
It is an error *generally* (say *commonly*) seen in advertisements.

**Got.**—The word *got* may be omitted from many sentences.

I *have got* it. (Say I *have* it.)
We *have got* to do it. (Say we *must* do it.)

*He got married* is a vulgarism. Say, rather, *He was married*. The woman is married to the man, not the man to the woman; but a man is—or should be—introduced to a woman.

**Guess, Think, Believe, Suppose, Imagine.**—The word *guess* is used colloquially a great deal where *think, believe, suppose*, or *imagine* would be better.

I *think* (not *guess*) he has gone.

**Had rather** and **had better** are thoroughly established English idioms having the universal popular and literary sanctions of centuries.

**Happen, Occur, Take Place.**—Things *happen* and *occur* by chance, but *take place* by appointment or arrangement.

**How.**—The adverb *how* should not be used before the conjunction *that*, nor as a substitute for *lest, that not*, or *that*.

He declared *how* (*that*) he would triumph in the end.
You see *how that* (*that*) not many wise men or good men secure political office.
Be careful *how* you offend him (*that you do not* or *lest*).

**If, Whether.**—The conjunction *if* is frequently emp oyed for *whether*, a usage that is condemned.

I do not know *if* (say *whether*) he will come or not.
No one can say with certainty *if* it will rain (say *whether it will rain or not*).

Digitized by Google

The alternative that belongs after *whether* is often omitted in colloquial language; it should, however, be expressed in careful composition. This alternative can be put either before or after the first alternative.

I cannot tell you *whether or not* the train has arrived.
*Or*, I cannot tell you *whether* the train has arrived *or not*.

**Inaugurate, Commence, Begin.**—Persons that like to use long words often use *inaugurate* or *commence* where *begin* would be a better word.

He is ready to *inaugurate* (say *begin*) an extensive mail-order campaign.

**Individual, Man, Person.**—The following sentences illustrate the correct use of the words *individual*, *man*, and *person:*

Wars depend on *individuals* as well as on nations.
Each *man* (not *individual*) paid his part.
All *persons* (not *individuals*) are warned against trespassing.

**In, Into.**—*Into* is used with words denoting motion real or ideal; *in* with words denoting rest.

He went *into* (not *in*) the house; he is *in* the house now.
We looked *into* the matter with great care.

When *in* is used with verbs denoting motion, the motion must be within something regarded as enclosing the motion.

The man drove a team *in* New York.
The printers were working *in* the composing room.

**It.**—One of the most troublesome words in the English language is the pronoun *it*.

The *tree* was blown down by the *wind; it* was very high.

If the antecedent is *wind*, say:

The tree was blown down by the wind, which was very high (or *by the very high wind*).

But if *tree* is the antecedent of *it*, say:

The tree, which was very high, was blown down by the wind.

A medical textbook contains the following sentence:

If the child does not thrive on uncooked milk, *it* should be boiled.

Digitized by Google

In this case, the words *the milk* should have been used in place of *it*.

A careful writer will not use *it* and *its* so often as these two words are used in the following sentence:

When men are thoroughly possessed with zeal, *it* is difficult to estimate *its* force; but *it* is certain that *its* power is by no means in exact proportion to *its* reasonableness. *Better*, When men are thoroughly possessed with zeal, there is difficulty in estimating *its* force; but certainly *its* power, etc.

**It, That.**—The pronoun *it* is sometimes improperly used for the more emphatic *that*.

There is but one thing he wanted, and *that* (not *it*) was to be let alone.

He wanted to borrow, and to pay when he pleased, but *that* (not *it*) was more than we could permit.

**It's, Its.**—*It's*, a contraction of *it is*, must always have the apostrophe and should not be confounded with the possessive *its*, which should not have the apostrophe.

*It's* unfortunate, but the store has lost *its* prestige.

**Lady, Gentleman.**—Avoid the general use of *lady or ladies* in commercial matter, particularly as an adjective; use *woman*, *wife*, *housekeeper*, when these words can be used appropriately. Say *women's shoes*. *housekeepers' sale*, etc. *Saleswoman* is preferred to *saleslady*. The word *gentleman* is likewise to be used with care in commerce. In America, *men's overcoats* is ordinarily preferable to *gentlemen's overcoats*, but the possessive forms of both *gentlemen* and *ladies* may be used with discrimination in referring to exclusive goods. It is exceedingly bad form to abbreviate *gentleman* to *gent*. Never use such expressions as *gent's furnishing store*, *lady and gent*, *lady friend*, *gentleman friend*.

Say *madam*, not *lady*, in addressing a woman.

**Learn, Teach.**—Do not confound *learn* with *teach*.

He was *taught* arithmetic and he *learned* it.

**Lend, Loan.**—*Lend* is the verb; *loan* the noun.

If you will *lend* me five dollars, I shall be thankful for the *loan*.

**Lie, Lay.**—We *lie* down, but we *lay* pens down.

He had *lain* down to rest. He had *laid* the pens down.

Digitized by Google

**Like, Love.**—We *like* apples, but *love* our brothers and sisters. *Love* should not be used to indicate appetite or preference.

I *love* (say *like*) the delicate shades of green.

**Likely, Liable.**—*Likely* may be used to refer to any contingency regarded as probable; the best usage confines *liable* to contingencies of an unfavorable kind.

He is *likely* (not *liable*) to come at any time.
You are *liable* to arrest for speeding your automobile.
His action makes him *liable* to severe criticism.

**Limited.**—The word *limited* is used frequently where *slight*, *scant*, or *reduced* would be better words.

**Locate, Settle.**—*Locate* is much used for *settle*.

He *settled* (not *located*) in the West.

**Loose, Lose.**—The two words *loose* and *lose* are frequently confounded.

We *lose* (not *loose*) a dollar on each sale.
The knot was *loose*.

**Lots, Lot.**—*Lots* and *lot* should not be used in the sense of a great deal.

I think *lots* (say *a great deal*) of him.

**Lovely.**—*Lovely* is a much overused word. *Charming*, *beautiful*, *sweet*, *enjoyable*, etc. are preferable when appropriate.

We had a *lovely* trip. (Say, rather, *an enjoyable* or *a pleasant* trip.)

**Majority, Most.**—*Majority* is used correctly in speaking of voting contests or of comparisons of opposing views, but should not be used in place of *most*.

*Most* (not *a majority*) of the papers were high-priced.
*Most* of the people came away when it was learned that a *majority* of the councilmen favored the bill.

**Many, Much.**—*Many* refers to number and *much* to quantity, but sums of money, weights, and measured quantity regarded as singular aggregates should take *much* rather than *many* as a modifier.

Digitized by Google

I think there must have been as *many* as a hundred guests at the hotel.

He was willing to pay as *much* as one thousand dollars for the lot.

Some regiments number as *many* as twelve hundred men each.

We may escape *many* of the troubles of life by not anticipating.

**May, Can.**—Say, *You may do it* when giving permission. *Can* implies ability; *may*, permission.

**Merely, Simply.**—Where the meaning is without including anything else or only, *merely* is better than *simply*. *Simply* means clearly, plainly.

He went *merely* as a friend.

It is *simply* an instance of the use of poor judgment.

**Most, About, Almost, Nearly.**—The words *most*, *about*, *almost*, and *nearly* are frequently misused.

*Most* (say *nearly* or *almost*) every writer agrees with you.

**Nasty, Rotten.**—It is better not to use words like *nasty* and *rotten* if it is possible to express the meaning with other words.

**No, Nothing.**—The words *no* and *nothing* are sometimes preceded by *almost*, *nearly*, *about;* the result is a contradiction of terms. One can have *no* money, *no* resources, *nothing;* but it is not easy to comprehend how one can have *almost no* money, *nearly nothing* to eat. The expressions are very similar to *quite some*, *quite a few*, *quite a little*.

**"No" Used for "Not."**—The adverb *no* should not be used as a substitute for *not*.

I do not know whether I shall go or *no* (*not*).

**None.**—The pronoun *none*, derived from *no* and *one* was formerly regarded as singular. It is now either singular or plural according to the meaning intended.

Did you get the cherries? There *were none* on the tree.

Have you a letter for me? There *was none* in your box.

None of us *knows* (or *know*) what is to happen tomorrow.

Digitized by Google

**"Nor" or "Or" After "No" or "Not."**—Discriminate in the use of *nor* and *or* after *no*. If the alternatives are names of the same thing or relate closely, *or* should be used.

I have no desire *or* power to do it.

If the alternatives are contrasted, *nor* should be used.

He has no money, *nor* is he able to earn any.

*Nor* may be used as a correlative after *neither*, *nor*, *not*, and *no* in introducing subsequent negatives.

He will not be interviewed, *nor* will he notice any letter from us.

**"Nor" with "Neither."**—Be careful not to use *or* in place of *nor* with *neither*.

Neither the buyer *or* (use *nor*) the manager was there.

**Nothing Like, Not Nearly.**—*Nothing like so high* should be written *not nearly so high*.

**Noun, Repeating the.**—If a pronoun may have any one of several possible antecedents, the antecedent intended should be repeated or the construction should be changed.

We see the beautiful variety of color in the rainbow, and are led to consider the cause of *it* (*that variety*, or *the variety*).

Several adding-machine salesmen called, and each gave a demonstration of his machine. We liked all of them. (As *them* may mean either the salesmen or the machines, the noun represented by *them* should be repeated.)

**Novice, Amateur.**—A *novice* is a *beginner; amateur* means *not a professional*, but an amateur may be the equal of a professional in skill.

**Only.**—The word *only* is sometimes an adjective, as in *my only son;* sometimes it is an adverb, as in *only thinking*, *only tired*. Unless the word is correctly placed in a sentence, ambiguity results. Take, for illustration, the following sentence

*Only* I bought a hat.

Here, the meaning is that no one but the speaker bought a hat.

I *only* bought a hat.

Digitized by Google

In this sentence the literal meaning is that the hat was only bought—was not used.

I bought *only* a hat.

The meaning in the preceding sentence is that nothing but a hat was bought.

It will be seen, therefore, that a slight change of the position of *only* makes a wide difference in the meaning of a sentence. The rule of position of this useful but troublesome word is:

Place *only* next to the element it is to modify; then arrange the rest of the sentence so that no word capable of taking *only* as a modifier shall adjoin it on the other side.

Ambiguity results from the misplacing of *not only*, *not merely*, *not more*, *both* and *not*. Some examples follow:

*Not only* is the man tired but he is also hungry. (*Better thus*, The man is *not only* tired but he is hungry.)

He could *not more* be expected to assist than to oppose. (Put *not more* after *assist*.)

All men are *not* willing to pay their just debts. (Make *not* the first word of the sentence.)

**Onto.**—The word *onto* should not be used, but *on* and *to* may be used as separate words.

**Oral, Verbal.**—Anything expressed in words, written or spoken, is *verbal*. Use *oral* in referring to spoken direction.

**Ought to, Should.**—*Ought to* usually implies a duty and is somewhat stronger than *should*.

We *ought to* take care of our parents, and *should* be respectful to all.

**Partially, Partly.**—The words *partially* and *partly* are frequently confounded. *Partially* means "with partiality" and *partly* means "not wholly." *Partially* is common in the sense of "not wholly," but the best usage restricts the word to the meaning "with partiality."

The teacher acted *partially* toward her pupils.

The work was only *partly* done when we left.

**Past, Last.**—The words *past* and *last* are frequently confounded.

He has been away the *past* (say *last*) three days.

Digitized by Google

*Past* is not the better word in this sentence, for the reason that all days that are gone are past.

**Pay, Settle.**—Say *pay the bill* unless there is some dispute, when it is correct to speak of *settling*.

**Per Day, Per Year, Via.**—*By way of, a day,* and *a year* are usually better than *via, per diem, per annum.* But if it is really necessary to use *per*, write *per diem* not *per day; per annum*, not *per year.* Either use both English words or both Latin words. There are just a few instances where *per* as a single word seems better than any English word. An example is afforded in *per square inch. By George Smith* is better than *per George Smith.*

**Permit, Allow.**—*Permit* implies authorization; *allow*, absence of hindrance.

**Person, People, Party.**—The use of *party* in the sense of *person, individual*, is vulgar. It is proper to say *a political party, an evening party, a fishing party, a party to a sale* or *to a lawsuit*, but not *The party with whom I was seen was my uncle.* A *person* is an individual, a *people* is a community. The word *people* is correctly used for *persons* collectively.

Many *people* (say *persons*) are unaware of the fact that the earth is round.
A great crowd of *people* was at Coney Island yesterday.

In the first sentence the *persons* are not thought of as forming an assembly or a collection; in the second sentence, *people* is the better word.

*People* do not like to have their faults criticized.

**Plenty, Plentiful.**—*Plenty* denotes an abundance, particularly of comforts and necessaries; *plentiful* means existing in great quantities.

Cherries and other small fruits are *plenty* (say *plentiful*) this season.
Our people have been living in peace and *plenty.*

**Poetical Words in Commercial Composition.**—There are many words like *'mid, ere, save*, and *oft* that, while appropriate in poetical composition or fiction, savor of affectation

Digitized by Google

or "fine writing" when introduced into commercial composition. Such words should not, therefore, be used in advertisements or letters.

**Possessives With Verbal Nouns.**—The possessives *your*, *our*, *his*, *her*, *my* are required before the verbal noun. The objective forms *you*, *us*, etc. are commonly used erroneously in this particular construction.

That did not warrant *you making* the trip (say *your making*).

**Practicable, Practical.**—*Practicable* means feasible, while *practical* means something that is not theoretical merely—something governed by use or experience. A teacher may be able to give *practical* instruction, but his plan for securing pupils may not be *practicable*.

**Prejudiced, Prepossessed.**—We become *prejudiced* against, but *prepossessed* in favor of.

**Prepositions, Needless Use of.**—The preposition can be omitted with advantage from many such expressions as *bridge over*, *deliver up*, *divide up*, *accept of*, *taste of*, *over with*.

**Pretty, Rather.**—The word *pretty* is used colloquially where *rather* is the better word.

It is a *rather* (not *pretty*) strong advertisement.

**Preventive, Preventative.**—*Preventative* is an obsolete form. Use *preventive*.

Acid was sprinkled over the table as a *preventive*.

**Principal, Principle.**—*Principal* is often used where *principle* is the right word, and vice versa. The following sentence illustrates the correct use of the words:

The *principal* event of the day was the strenuous defense that the *principal* of the school made for his *principles*.

**Privilege, Right.**—*Privilege* is sometimes used where *right* is the better word.

It is his *privilege* (say *right*) to stop advertising if he wishes to.

**Pronouns; Agreement in Person, Number, and Gender.** So far as possible, the pronoun must agree with its antece-

Digitized by Google

dent in person, number, and gender. In the following the correct pronouns are in parentheses·

Every person in the store should know *their* (say *his*) duty.
His form had not yet lost all *his* (say *its*) youthful grace.

When the gender of the antecedent is uncertain, or when it includes both sexes, if a singular pronoun is required, the masculine forms *he*, *his*, or *him* are to be preferred to the double *he* or *she*, *his* or *her*, etc.

If any employe wishes to leave, *he* will please give some notice of *his* intention.

Usually, however, such sentences can be so constructed as to include both sexes more clearly.

Employes wishing to leave will please give some notice of their intention.

**Pronouns, Misuse of, With the Verb "Be."**—The most common misuse of pronouns is that with the various forms of the verb *be*. A noun or a pronoun following the verb *to be* in any of its finite modes must be in the nominative case. In the following examples, the word in parentheses is the correct one.

It was *me* (*I*). It was *them* (*they*).
It is *him* (*he*). I thought it was *her* (*she*).
It wasn't *us* (*we*). It isn't *him* (*he*).
If you were *me* (*I*), you would do the same thing.
Had I been *him* (*he*), I should have gone.
It wasn't *them* (*they*) of whom I spoke.
If I had been *her* (*she*), I should have gone.

**Pronoun, Place of the.**—The pronoun should be so placed that there can be no mistake as to its antecedent. Do not put between the pronoun and its antecedent a noun that may be mistaken for the antecedent.

Jones secured me a good place in *Brown's* company by representing that *he* and I had been college friends. *Better*, Jones, by representing that he and I had been college friends, secured me a good place in Brown's company.
An antique clock ticked against the wall *which* was beautifully decorated.

Digitized by Google

Which was decorated, the clock or the wall? The following revision is clear:

An antique clock, beautifully decorated, ticked against the wall.

**Pronouns, Precedence of.**—Usage has established a certain precedence of pronouns. Pronouns representing the person addressed should come first. Pronouns representing persons spoken of should precede pronouns denoting the speaker and should follow pronouns denoting the person addressed. Note the order of the pronouns in the following sentences:

Were *you* and *he* and *I* all in the wrong?
*They* and *we* (not *we* and *they*) were at the office yesterday.
*Smith* and *I* (not *I* and *Smith*) will go.

**Propose, Purpose, Intend.**—*Propose* is often used incorrectly for *purpose*. The first of the following sentences is an illustration of the correct use of *propose:*

He *proposed* that we divide the expense.
I *propose* (say *intend*) to prepare a large catalog.

**Proved, Proven.**—*Proven* is confined properly to law language.

It was *proved* (not *proven*) to be the stronger.

**Providing, Provided.**—*Providing* is very often used incorrectly for *provided.*

He will come *provided* (not *providing*) he has time.

**Quite.**—The word *quite* means wholly, completely, but it is loosely used with the meaning "very," "considerably." *Quite a few, quite some, quite a lot, quite a good many, quite a number* are incorrect. *Quite clear* is correct.

**Raise, Rear.**—Telegraph poles are *raised* but children are *reared.*

**Redundant Adjectives.**—Inexperienced writers are prone to use too many adjectives and good writers frequently employ them with nouns in such way as to result in tautology.

*Mutual reciprocity* in trade between the United States and France.
*Habitual custom* of the country.
*Mere* capital *alone* is not enough.

Digitized by Google

In each of these examples the first word in Italics is superfluous.

**Relatives, Relations.**—The words *relatives* and *relations* were formerly applied to persons connected by blood or marriage. In this sense the former term is now preferable.

The *relations* between the two men were in every respect pleasant.
The *relatives* (not *relations*) of persons great or wealthy are prone to inform others of the *relationship*.

**Respectfully, Respectively.**—The words *respectfully* and *respectively* are often confounded. The following are examples of the proper use of these words:

We treat our superiors *respectfully*.
He called on Jones, Smith, and Brown, *respectively*.

**Same, Similar.**—*Same* should be used when there is identity; *similar* when there is mere likeness.

He is the *same* man that called yesterday.
Your plans are *similar* to mine (not *the same as mine*).

Do not use *same* in a construction like the following:

Replying to *same*, allow me to suggest——. *Better*, Replying to *your request*, allow me to suggest——.

**Scarcely, Hardly.**—*Scarcely* applies to quantity; *hardly* to degree.

He had *scarcely* a handful. She is *hardly* able to walk.

**Sewage, Sewerage.**—*Sewage* means the waste matter carried off by sewers; *sewerage* means systematic drainage by means of sewers.

No system of *sewerage* yet devised supplies an economical method of disposing of *sewage*.

**Shall, Will, Should, Would.**—Few persons use *shall*, *will*, *should*, and *would* correctly. Not many would make the errors of the man who, accidentally falling overboard, cried "I *will* drown; no one *shall* save me," but most people say, "*I will write tomorrow*," when, unless a promise is required, they should say, "*I shall write tomorrow*."

The confusion arises from the fact that *shall*, *will*, *should*, and *would* do not have the same meaning with pronouns of

Digitized by Google

the second and third persons—*you, he, she, it, they*—that they have with the pronouns of the first person—*I* and *we*. The limited space here does not permit a full treatment of the use of these four words, but the remembering of a few rules will prevent common errors.

**Rule 1.**—When the speaker wishes merely to announce future action with *I* or *we*, the proper form is *I shall* or *we shall*. If the speaker says *you shall, he shall, she shall, it shall*, or *they shall* the meaning changes from the announcement of the speaker's future action and expresses his determination or his intention to control or bring to pass.

**Rule 2.**—*Will*, when used with *I* or *we*, expresses a promise or announces willingness, determination, or intention to control. When, however, the speaker says *you will, he will, she will, it will*, or *they will*, and there are no other words in the sentence to indicate compulsion, the meaning is merely that of future action or state.

**Rule 3.**—We should say *I should* and *we should* to indicate mere future action but say *I would* or *we would* in indicating determination or willingness or expressing a promise. *You would, he would, she would, it would*, and *they would* ordinarily refer to future action or state.

**Rule 4.**—*Should* expresses duty, expediency, or propriety with pronouns of all three persons, *I, we, you, he, she, it, they*. *Should*, in this use, means *ought to*.

I *shall* (future action) be obliged to leave.
I *will* (expressing determination) learn my lesson.
I know that I *shall* (future) succeed.
If you *will* behave yourself I *will* (expressing determination) go with you.
I *should* (not *would*) like to meet them.
We *should* (not *would*) be pleased to see you here.
I *should* (not *would*) like that.
He said that he *should* (when the original speaker had said "I shall go") go Tuesday.
He said that he *would* (expressing willingness) go if we *would*.
I declared that I *would* (expressing determination) have my way.
Both he and I *would* (willingness) assist you if we could.
You, he, and I *should* (duty) help them.

Digitized by Google

*Shall you?* is correct when the meaning is, Is it your intention? *Will you?* is correct when the meaning is, Are you willing? *Shall he be invited?* is correct, for the meaning is, Is it your wish? But say *Will he be there?* in asking about the purpose of a third person. Say *You will* if the person spoken to is free to do as he pleases or in case you wish to clothe your authority with courtesy, as in, "You *will* go to New York and there await future orders."

*Shall* and *should* are rarely used where *will* and *would* are the correct words; but *will* and *would* are commonly used incorrectly in place of *shall* and *should*. Do not close a letter with the expressions *I will be pleased* or *I would be pleased;* use *shall* or *should*, for the reference is to a future time when the writer hopes to have the pleasure of receiving the reply or whatever is referred to. Do not begin a letter with, *We would say.* Write, *Our answer to your question is that*, or *Yes, we will grant the extension you ask but shall expect*, or *The best rate we can make on the set is*, or *Answering your question, we suggest that*, etc.

**Since, Ago.**—*Since* should not refer to time long past; *ago*, however, may be used for any past time.

"Some one called while you were away." "How long *since?*" or "How long *ago?*" "Only a few minutes *since.*" "Only a few minutes *ago.*"

He came to this country several years *ago* (not *since*).

Many years *ago* (not *since*) there was a very rich king called Crœsus.

**Singular and Plural Verbs.**—*Phrase and Clause Subjects.* If a phrase, clause, or other expression denoting one whole is used as the subject of a finite verb, the verb must be in the singular.

To advertise a policy and then refuse to live up to it *is* (not *are*) a modern and inconsistent practice.

To profess regard and to act inconsistently with that profession, *betray* (say *betrays*) a base mind.

*Verb Between Two Nominatives.*—When a neuter or a passive verb stands between two nominatives it should agree with the nominative that precedes.

A great *cause* of the low state of industry *was* (not *were*) the *restraints* put upon it.

Digitized by Google

The *clothing* of the natives *were* (say *was*) the *skins* of wild beasts.

*Concord by Changing the Nominative.*—Agreement between a verb and its subject may be made by changing the number of the subject or of the verb. If the verb cannot well be singular, make the subject plural; if the verb ought to remain singular, make the subject singular.

*Every one* of you *are* earnestly *urged* to be present. (*Is* may be substituted for *are*, or *all* may be substituted for *every one*.)

Much *pains has been taken* to explain the matter. (Instead of *much pains*, say *great care*.)

Not less than three years *were spent* in attaining this result.

In the last sentence, some singular noun, such as *time*, must be understood after *less*, and the plural *were* is therefore wrong. The singular *was* should be used.

*Plural Verb Unsuited.*—The construction with *and* between two nominatives requiring a plural verb is awkward.

There *are* safety and honor in this course.

Better than this would be one of the following:

This course is one of safety and honor.
Safety *as well as* honor is in this course.

**Sit, Set.**—Persons and animals *sit* down, but inanimate objects are *set* down. *Set* should be used even with living things if the action is performed by another as in the following sentence:

She *set* the child on the floor.

**Slander, Libel.**—*Slander* is spoken; *libel* is written or printed slander.

**Some, Something, Somewhat.**—Do not use *some* or *something* for *somewhat* in a sentence like the following:

She is *somewhat* more accurate.

**Sometimes, Some Time.**—*Sometimes* is usually written as one word, but it may be written as two in the sentence, *At some times he seems brighter*. *Some time* is usually written as two words.

Digitized by Google

**Splendid Excellent.**—Say *an excellent coffee* rather than *a splendid coffee.*

**Split Infinitive.**—By *split infinitive* is meant a construction in which an adverb or an adverbial phrase is placed between the sign of the infinitive and the verb. The following are examples:

To *carefully* examine; to *better* accomplish; to *not* forget; to *rapidly* retreat.

Though such forms are seen in the work of good writers, they are condemned by most grammatical authorities. The following forms are preferred:

To examine *carefully;* to accomplish *better; not* to forget; to retreat *rapidly.*

Therefore, as a general rule, the split infinitive should be avoided. There are just a few instances in which the adverb placed immediately after *to* seems to make the construction smoother. An example is afforded in the following sentence:

To really know the man is to believe in him.

**Squinting Construction.**—If any element of a sentence is so placed as to look both ways, that is, if it may be as readily connected in meaning with what precedes as with what follows, the construction is said to be *squinting.* This construction is a source of frequent ambiguity, and although the meaning intended may usually be made out, the fault is none the less serious. In speech, ambiguity from misplaced words is usually prevented by the tones of the voice, but a writer has no such assistance. He should arrange the parts of his sentences in such manner that his meaning cannot be misunderstood.

The following are some examples of the squinting construction:

Remember *always* to observe the golden rule.
Tell him *in the morning* to report at my office.
Ask him, *if he is in the building,* to consult with the superintendent.

In each of these sentences, the italicized modifiers may be understood as modifying either an element that precedes or one that follows. The remedy, of course, is to put the modifier where it belongs.

Digitized by Google

In the following sentence the construction may be said to be squinting, though the modifier is at the end.

This tobacco is sold direct by mail to smokers in perfect condition.

Of course the writer's meaning is that the tobacco is sold in perfect condition—not to smokers that are in perfect condition.

**State.**—The word *state* is very formal and should not be used to the exclusion of *tell;* use *inform, suggest, express, mention,* and other words.

He *stated* (say *said*) that he would come.

**Stationery, Stationary.**—*Stationery* refers to writing material; *stationary* to something that does not move.

**Statue, Statute.**—A *statue* is a figure in marble, bronze, or some other substance; but a *statute* is a legislative enactment.

**Staying, Stopping.**—The verbs *stay* and *stop* in some of their meanings are frequently confounded. In the sense of having a temporary abode, *staying* is the correct word; *stopping*, used in this sense, is colloquial. It is colloquial also to speak of the *staying* power of a swimmer, a pugilist, or a horse.

While visiting the Pan-American exhibition we *stayed* (not *stopped*) at the Iroquois Hotel.

Prince Henry *stayed* (not *stopped*) in the country for several weeks.

The wind and *staying* power of the horse enabled him to win the race (say *wind and endurance* or *stamina*).

**Subordinate Clauses, Use of Too Many.**—There is no objection to a sentence that contains two or more subordinate clauses depending on the same element. If, however, a subordinate clause is followed by other clauses depending on it, the thought is likely to be led so far from the central idea that unity will be destroyed. Note the following example:

This binding, though low-priced, is durable, which quality is more important than appearance, which is often temporary. *Better.* This binding, though low-priced, is durable. Durability is more important than appearance; appearance is often temporary.

Digitized by Google

**Such, So.**—Instead of *such a hard man to deal with* say *so hard a man to deal with.*

**Superlative Degree for the Comparative.**—When two things are compared, the comparative degree should be used; when three or more, the superlative.

Cheltenham is the *heavier* of the two types.
Post is the *heaviest* display letter in the shop.
This is a *better* piece of goods.
This is the *best* piece in the lot.

**Sure.**—*We will do it sure* is not good English; say *We will be sure to do it*, or *will surely do it.*

**Surprise, Astonish, Disappoint.**—*Surprised* is frequently used where *astonished* could convey the intended meaning. Our friends *surprise* us by coming suddenly, and *astonish* us with some information. We may be *agreeably surprised* but not *agreeably disappointed.*

**Suspect, Expect.**—We may *suspect* that some one has deceived us, but we *expect* that friends will call during our absence.

**Than.**—After such negative words as *hardly*, *scarcely*, *barely*, etc., not *than*, but *when* or some other conjunctive adverb should be employed. Neither should *than* follow the word *different; from* is the correct term.

The sun had *scarcely* risen *when* (not *than*) the journey began.
*Hardly* more than an hour had passed *when* (not *than*) my creel was full of the speckled beauties.
We had gone *barely* a mile *when* we were overtaken by a man on horseback.

**That.**—Do not use *that* as an adverb.

I was *that* (say *so*) tired I could scarcely stand.
He must not remain away from his work *that* (say *so*) long.
I do not feel able to pay *that* (say *so*) much money for the book.

**Their There.**—The possessive pronoun *their* is often misused for *there.* The following sentence illustrates the correct use of the two words:

When we arrived *there*, we learned *their* intentions.

Digitized by Google

**Them, Those.**—The pronoun *them* should never be used as an adjective instead of *those*.

Though he was not known by *them* (say *those*) letters, etc.

**This Here, That There.**—We should say *this man*, not *this here man; that sample*, not *that there* sample.

**Those Kind, These Kind.**—A very common error is the use of *those kind* or *these kind* for *that kind* or *this kind*.

**Trite Expressions.**—There are many expressions that are used so commonly that they make language trite. It is a common fault of inexperienced writers to make use of expressions of this kind. The following are some examples:

Method is his madness; monarch of all he surveys; long-felt want; along these lines; when ignorance is bliss; your kind favors.

By avoiding such overused phrases and expressions the writer will make his language more entertaining.

**Trustworthy, Reliable.**—*Trustworthy* is often a better word than *reliable*, which is somewhat overused.

**Try And, Try To.**—*Try and* is often used for *try to*.

I shall *try and* (say *try to*) come.

**Two, Too To.**—*Two* means twice one; *too* has the meaning of also. *Too* is often confounded with *to*.

The *two* men went *to* the house, *too*.

**Unique.**—The word *unique* means the only one of its kind. Therefore, do not write *very unique*.

**Up to Date, Down to Date.**—*Up to date* is greatly overused, and *down to date* suggests seems too obvious an effort to be "different." When possible, use *modern*, *new*, or some other word of the same class.

**Upon, On.**—Use *upon* when there is superposition, actual or figurative, as in the following sentences:

The copy was laid *upon* the desk.
He heaped up his adjectives, one *upon* another.

Use *on* in sentences like the following:

*On* hearing this, we wrote for Brown to come home.

Digitized by Google

**Verbose Expressions.**—The following examples show how expressions may sometimes be shortened and improved by dropping useless words or by substituting simple words. The words that may be dropped or changed are in Italics.

*Every* now and then.
Population of 10,000 *people*.
Nobody else *but he*.
*Still* continued *on*.
*Olfactory organ*—nose.
*Pecuniary liabilities*—debts.
*Lower limbs*—legs.
*Inclement weather*—rain or snow.
*In the near future*—soon.
*At the present time*—now.
Cooperate *together*.
*Serious conflagration*—big fire.

**Very, Improper Use of.**—The adverb *very* should never be joined directly to a participle unless the participle is used as a mere adjective. Thus, it is proper to say *very tired*, *very pleasing*, *very saving*, but not to say *very disturbed*, *very satisfied*, *very loved*. Such expressions as *very disturbed*, etc. require that an adverb be interposed, of which *very* becomes a modifier; as, *very much disturbed*, *very soon satisfied*, *very tenderly loved*. Language is often really strengthened by the omission of *very;* it is a much overused word.

**When, While, Where.**—After the verb *is* in definitions, *when*, *while*, or *where* should not be used to introduce a noun clause.

Concord, in grammar, *is when* one word agrees in some respect with another. *Better*, Concord, in grammar, *is the agreement*, in some respect, of one word with another.
General advertising is *where*, etc. *Better*, General advertising is the kind of advertising that, etc.

**Who, Which, That.**—Many authorities insist that *who*, or *which* should not introduce restrictive clauses; that is, clauses that are mere modifiers. For such clauses, they advise the relative *that*. But while the practice of these grammarians is here set forth in detail, it should be remembered that other grammarians have held to a more general use of both *who* and *which* particularly *who*; therefore,

Digitized by Google

this more general use should not be called erroneous. It should perhaps be explained that clauses are either restrictive or coordinate. A *restrictive clause* is one that does the work of a mere modifier. A *coordinate clause* is a clause of rank equal to that of a leading or principal clause. It usually adds some circumstance and may be appositive, explanatory, or a mere afterthought.

*Restrictive clauses:* the rope *that was made of Manila* (*Manila* rope) was not so strong as the cable *that was made of steel* (*steel* cable.)

The man *that hesitates* (*hesitating* man) is lost.

*Coordinate clauses:* The officer, *who is my cousin*, was very attentive.

His wealth, *which was great*, did not surpass that of his partner.

Ice, *which is frozen water*, forms at 32° Fahrenheit.

In the first sentence the clause in Italic is a mere adjective modifier of rope; similarly, the italicized clause in the second sentence is an adjective modifier of man. Clauses so used are restrictive, and as a general rule they should begin with the relative *that*. To this rule, however, there are some exceptions.

1. When the antecedent has a demonstrative modifier, the restrictive clause should begin with *who* or *which*.

*This* man *who* asks for an interview is a foreigner.

*Those* potatoes *which* were dug yesterday are for sale.

*That* train *which* just swept by is the Empire State Express.

*Yonder* mountain *which* you see in the distance is Pike's Peak.

In such sentences the antecedent is sufficiently definite.

2. When a relative clause is separated from its antecedent by intervening elements, it should begin with *who* or *which*.

The *debt* of lasting gratitude *which* I owe you for many favors can never be repaid.

A *gentleman* of the old school *who* was acquainted with Henry Clay resides in that house.

The *house* of seven gables *which* you built by the seashore can be seen from this point.

Such sentences are often ambiguous on account of the distance of the relative from its antecedent.

Digitized by Google

3. When a noun not the antecedent is likely to be mistaken for the antecedent, use *who* or *which*.

That girl petting the dog, *who* looks so happy, is my niece.
The tree loaded with fruit, *which* shades the house, is a pear tree.
It is the demand of the buyer *which* regulates the supply of a commodity.

These sentences are faulty in arrangement. Better thus:

That girl *who* is petting the dog *and who* looks so happy is my niece.
The tree *that* shades the house and is loaded with fruit is a pear tree.
The supply of a commodity is regulated by the buyer's demand.

4. Use only *who* or *which* clauses after proper nouns.

Cæsar, *who* was both an orator and statesman, was also a great military leader.
Have you read the story of Socrates, *whom* the Athenians poisoned with hemlock?
He praised the city of Boston, *which* many persons believe to be the Athens of America.

5. To avoid a succession of words beginning with *th*, use *who* or *which* in preference to *that*.

I do not enjoy *those things which* (not *that*) must be obtained by unfair dealing (better still, *things that must*, etc.).
*Those who* (not *that*) are never sure of anything.
We are not at liberty to reveal *that which* (not *that that*) was done. (Better, *what* was done.)
Have you read *that* book *which* (not *that*) lies on the table? (Better, *the book that*, etc.)

The relative *that* should, in the following cases, be preferred to *who*, *whom*, or *which*, unless a preposition is required before the relative.

1. After a superlative when the relative clause is restrictive.

Saturday is the *earliest* date *that* (not *which*) will suit.

2. After the adjective *same* with a restrictive clause.

Here are the *same* goods *that* we offered yesterday.

3. After *who* used as an antecedent.

*Who that* saw him failed to be charmed?

Digitized by Google

4. After two or more antecedents that denote both persons and things.

He spoke of the *men* and the *sights that* he had seen.

5. After an antecedent unmodified except by a restrictive clause.

*Thoughts that* breathe and *words that* burn.

6. After an antecedent introduced by *it*.

It was information *that* he wanted, not argument.
It was not *I that* he was seeking.

7. After *only* and *all*.

He was the *only* writer *that* reached the required standard.
Avoid *all* expressions *that* are used commonly by other advertisers.

8. After a negative.

There has *never* yet been a writer *that* could build a strong advertisement when he had no other material but smooth sentences.
He wrote on *no* subject *that* he had not studied.
*Nothing that* he saw pleased him.
*None that* deserved praise failed to receive it.

9. Analogous to the negatives are such terms as *scarce*, *scarcely*, *merely*, *hardly*, *few*, *rare*, *seldom*, etc.

*Scarcely* a day passed *that* did not bring orders.
It was *merely* a passing remark *that* he uttered, but it suggested the chief selling point of the campaign.
There was *hardly* an applicant *that* could speak correctly.
*Few that* tried were successful.
*Rare* was the day *that* saw her unemployed.
*Seldom* did news reach us *that* was true.

**Who, Whom.**—The two pronouns *who* and *whom* are frequently confounded, especially in interrogative sentences. In the following sentences the correct pronoun is in parentheses:

***Whom*** (*who*) did you think he was?
***Who*** (*whom*) did you think him to be?
***Who*** (*whom*) did the convention nominate?
You could never guess ***whom*** (*who*) it was.

Digitized by Google

**Whole, Less, More, Most.**—The adjective *whole* should not be used as a plural in the sense of *all*, nor *less* in the sense of *fewer*. *More* and *most* also are often ambiguous.

The solicitor gave the copy-writer the *whole* (say *all the*) particulars.
There are no *less* (say *fewer*) than twenty diphthongs in the English language.
Greater experience and *more* severe criticism are what he sadly needs to perfect his style.

Here it is uncertain whether the meaning is *more criticism that is severe*, or *criticism of more severity*.

Temperance, *more* than (better, *rather than*) medicine, is the proper means of curing many diseases.

In speaking of aggregates of *time*, *weight*, *distance*, *value*, etc., if they may be regarded as singular, *whole* and *less* are preferable to *all* and *fewer*. The following are correct:

He disappeared not *less* than ten years ago.
She weighs *less* than one hundred pounds.
He went the *whole* (or *entire*) hundred miles on foot.
The *whole* (or *entire*) twenty-four hours had been wasted.

**You Are, You're, Your.**—*You're* is a contraction for *you are* and may be properly used in the colloquial style of language; but *you're* should not be confounded with the possessive pronoun *your*.

He said, "*You're* going out without *your* hat."

**You Was.**—It is never correct to say *You was*. Say *You were*.

## ADDITIONAL CAUTIONS

*Memoranda* and *phenomena* are plural forms. Therefore, write *The memorandum was destroyed*, if only one memorandum is referred to.

*Forward*, *backward* *homeward*, *afterward*, *downward*, *toward*, *upward*, etc., ordinarily do not require a final *s*.

*Lengthwise*, *sidewise*, etc. are better forms than *lengthways*, *sideways*, etc.

Digitized by Google

*Last month* and *this month* are better than *ult.* and *inst.*

Do not use such abbreviations as *Xmas* for *Christmas; resp'y* for *respectfully; yours, etc.* for *yours truly.*

Instead of writing, *Replying to your letter, please return the dress*, write, *Replying to your letter, we ask that you return the dress;* or, better still, omit the overused style of introduction and begin with, *Return the dress*, or *Please return the dress.*

Such worn-out expressions as *beg to acknowledge, trusting to receive further favors*, etc., should not be used.

Say *a pair of new gloves*, not *a new pair of gloves; a woman's artistic shoe*, not *an artistic woman's shoe; men's stylish suits*, not *stylish men's suits; a full-page magazine advertisement*, not *a magazine full-page advertisement.*

## CORRECT AND INCORRECT EXPRESSIONS

| INCORRECT | CORRECT |
|---|---|
| Be that as it *will.* | Be that as it *may.* |
| He will not go *without* you agree. | He will not go *unless* you agree. |
| *Whatever* are you writing? | *What* are you writing? |
| I wish I *was* rich. | I wish I *were* rich. |
| I am *through.* | I have *finished my work.* |
| It is a *tasty* cover. (Appetizing foods are *tasty.*) | It is a *tasteful* cover. |
| It is *no use* to write. | It is *of no use* to write. |
| He *isn't* hardly old enough. | He *is* hardly old enough. |
| He cannot be found *any place.* | He cannot be found *anywhere.* |
| We have no *other alternative.* | We have no *alternative.* |
| I *don't think* we shall go. | I *think* we shall *not* go. |
| We did not think it was *him.* | We did not think it was *he.* |
| This will do *nicely.* | This will do *very well.* |
| I *hadn't ought to* have written. | I *should not* have written. |
| He *sustained injury.* | He *was injured.* |
| It has *broke* down. | It has *broken* down. |
| We have *drove* there. | We have *driven* there. |

Digitized by Google

| | |
|---|---|
| The tank has *bursted* (or *busted*). | The tank has *burst*. |
| We *use* to subscribe. | We *used* to subscribe. |
| It is a long *ways off*. | It is a long *way* (or *distance*). |
| Buy it *off of* us. | Buy it *from* (or *of*) us. |
| *Quit* that noise. | *Stop* (or *cease*) that noise. |
| I am *afraid* that I cannot come. | I *fear* that I cannot come. |
| *However* did you do it. | *How* did you do it? |
| I have *every* confidence in him. | I have *implicit* confidence in him. |
| It *transpired* yesterday. | It *happened* yesterday. |
| He *resided* in Chicago. | He *lived* in Chicago. |
| *They* don't have any saloons in Danville. | *There* are no saloons in Danville. |
| Does the title page *say* plows? | Is the word plows on the title page? |
| My sister and *myself* were there. | My sister and *I* were there. |
| It is *no good*. | It is *worthless*. |
| He would *of* come. | He would *have* come. |
| He was in no *shape* to leave. | He was in no *condition* to leave. |
| I read *where* prices are increasing. | I read *that* prices are increasing. |
| I'll *back up* that statement. | I'll *support* that statement. |
| I *beg* to say. | I *beg leave* to say. |

## BROADENING THE VOCABULARY AND IMPROVING IN COMPOSITION

It is related of Mark Twain that once, on being asked where he had been after an absence of several hours, he replied, "I've been hunting for a word, and I found it, too."

Perhaps the business writer's need for an appropriate word is not often such that he would be justified in spending several hours to find it, but it is certain that every per-

Digitized by Google

son who has much writing to do must make a constant effort to increase his vocabulary if he expects to get the best results from his work and to have the pleasure in it that he should have.

Increasing the vocabulary is not the mere crowding of more words into the memory. Along with the increase in the number of words must come a corresponding development of one's knowledge of the proper use of those words and a greater appreciation of word differences.

Most people suffer from poverty of language. "Elegant," "splendid," "clever," "awful," "horrid," are used to signify—they really do not express—approval or disapproval of everything. Such persons are unmindful of the fact that there lies within their easy reach a wealth of words, a reserve never depleted.

The English language, on account of its composite origin, is rich in synonyms. Few realize that there are fifteen synonyms for *beautiful*, twenty-one for *beginning*, fifteen for *benevolence*, twenty for *friendly* and thirty-seven for *pure*.

Yet, scarcely any two of the synonyms for a given word have the identical significance. Almost every one of the thirty-seven synonyms for *pure* conveys a slightly different impression to the mind and is a more fitting descriptive word for some one noun than it is for any other. Take any masterpiece of literature and try to substitute synonyms for the words used by the author. You will then see how much of its charm depends on its exactitude of expression.

One of the first steps in acquiring a good vocabulary is to become more careful with spoken language. A person that has no more pride in his conversation than to pronounce *again*, giving to the last syllable the pronunciation that we give *gain*, that accents *exquisite* on the second syllable and *inquiry* on the first is not likely to make much progress with his written language. Speak deliberately and strive to use words that exactly express your meaning. Instead of holding to *funny* as an adjective to describe any and every thing out of the ordinary, use *amusing*, *humorous*, *ridiculous*, *strange*, *curious*, *queer*, *odd*, etc., when occasion makes them fitting.

Digitized by Google

Two college students, having become impressed and dissatisfied with the limited range of their vocabularies, resolved that thereafter they would not use the same word in referring to two things that were in any way different. At the time of graduation both were noted for their fluency and their discriminating choice of words.

We may *acknowledge* or *reply* without *answering;* an appeal may bring a *response* or a *refusal;* a *retort* carries the sense of wit or severity.

We speak of a *calm* sea, a *placid* lake, a *serene* sky, a *still* night, a *quiet* day. Note how each adjective goes with the noun better than any other.

One is *constrained* to an action, but *restrained* from it. A work may be *ended* when it is far from being *completed* or *finished. Censure* carries the idea of fault but not of a criminal act, while *accuse* strongly implies criminality. *Doubt* is merely lack of conviction, but *credulity* suggests that an improbable statement has been made. *Suspense* conveys the idea of anxiety, but *uncertainty* does not.

A person cannot use a good book of synonyms diligently without discovering many errors and inaccuracies in his diction or without appreciating a thousand new beauties of his language. Do not make a task of the study of such a book. Make it a daily companion, studying it in any spare moments that you may have and referring to it whenever you are in doubt as to the proper use of a word. Force yourself to become critical of your language.

Good reading is the important thing. From childhood, we learn to use words by first hearing or seeing them used by others. The value of a good knowledge of grammar is not to be undervalued, but to learn to use words well, you must study the best usage.

For the business writer, the most helpful reading will be found in the editorials and reviews of the best newspapers, the essayical articles of the leading magazines, and in selections from standard authors. Fiction is not recommended strongly unless the student will reread several times, for on the first reading of a story too much attention is invariably paid to the narrative and too little to the language.

Digitized by Google

The Ben Franklin method of improving in composition will prove helpful. This method is to select some paragraphs of well-written language, to read for the ideas only and then, without referring to the language of the author, to write the same ideas in your own language. Comparison with the original will enable you to see wherein your language or construction is poor.

# BUSINESS CORRESPONDENCE

## GENERAL REQUIREMENTS

**Stationery.**—No business man should write his business letters on letter sheets without the printed heading at the top. In the mind of the average person, unprinted letter sheets indicate that the business of the letter writer does not amount to much; in mail-order work, the use of plain letter sheets would be disastrous.

The paper should be of good quality, preferably unruled, and be tastefully printed. Perhaps a letterhead for some concerns may properly be elaborate, but for most lines of business it should not be so. Simple, neat printing is the order of the day for letterheads. Engraved and embossed stationery is expensive, but it is profitable to use it in some lines of business. White paper is always good for business stationery. Some of the tints are as good as white and have the advantage of being a little distinctive, but dark shades of paper should not be selected.

It is questionable whether a radical variation from the regular form and style of business letterheads and envelopes is helpful. A slight change that does not savor of freakiness or eccentricity and yet shows originality and taste is safe; but unless it is certain that the additional attention attracted would be of the favorable kind, it is well to order the regular size and style, improving the quality of the paper if distinction is the aim.

The address of the writer should be printed in the upper left corner of the front of every business envelope or on the back in the middle of the flap, where some—with the idea

Digitized by Google

of being original—prefer it. As all postmasters cannot be depended on to return letters at the end of a stated period, when they prove undeliverable, most firms print merely their names and addresses on their envelopes, and do not fix a time at the end of which letters are to be returned.

In using addressed return envelopes—a good business practice—it is well to have them a trifle smaller than the envelopes in which they are to be enclosed; this will obviate folding.

**Promptness.**—Be prompt in replying. Customers are sure to be vexed when their letters remain unanswered, and they form good impressions of firms that reply by return mail. Successful business houses are noted for their promptness and courtesy in replying to every communication that merits an answer or an acknowledgment. Hundreds of orders are secured simply because one correspondent was a day earlier than another in replying. If a request must be considered at length before an answer can be given, the inquirer should at least be informed that his letter was received and is having attention. To delay for a week, or even for a few days, serves to create the impression of unreadiness or inability to do business.

**Neatness.**—No business man can afford to send out letters that are dirty or that contain blots, slovenly erasures, or interlineations. Whether typewritten or pen written, a letter should be neat and clean. One that cannot make his work conform to these simple requirements should direct his efforts to some field other than that of letter writing. As the letter writer is judged by the letters that are sent out over his signature, too much care cannot be exercised in having them scrupulously neat.

**Legibility.**—As most business letters are typewritten nowadays, the plea for legibility applies mainly to signatures and addresses. Illegibly written proper names are a source of vexation to correspondents and clerks everywhere. When writing to strangers, be sure that your signature and address are written plainly. Do not obscure such important information just for the sake of showing how you can twirl a pen. If a letter is to be written with a pen, use only black or blue-

Digitized by Google

black ink. In business, the typewritten letter has, except in rare instances, many advantages over the pen-written one.

**Correct Spelling.**—A good rule for spelling is: Be careful, and consult the dictionary whenever there is the slightest doubt. Business men deplore the scarcity of good spellers. With dictionaries cheap and accessible, there is no excuse for these "little foxes that spoil the vine."

If the stenographer reads as much as he should, and is a careful observer, he will learn to recognize correct spelling by the "looks" of words, and the judgment of the eye is usually more accurate than the memory. In fact, when a dictionary is not available, a good way to determine the correctness of spelling is to write the word and see whether or not the form appears to be right.

The studying, in pairs, of words of like sounds but of different meaning and spelling is hardly a good one, for often the mind is thereby confused over words that were before clear in their distinctions.

**Length of Letters.**—There can be no fixed answer to the question. How long should a letter be? It is possible to tabulate various kinds of letters and to suggest that certain of them should be short, others long, and still others of moderate length; but varying conditions would make such a tabulation of little value.

With some special classes of letters, it is safer to give too much information than to risk not giving enough; and in writing to persons that do not receive much mail, it is not a serious fault if a letter should be a paragraph or two longer than is absolutely necessary. Some have the idea that when the point of brevity has been covered the important thing in business correspondence has been mentioned. They forget to explain that while a man may not be inclined to read more than a sentence about new scouring soap, he will read pages of pertinent information about an automobile that he is thinking about buying or about an investment that he is thinking of making, or that a woman will read 500 words about a new suit. One page is certainly enough for a great many letters—often one paragraph is enough, but there are single-spaced letters that cover four pages and are

Digitized by Google

not too long. Lincoln was once asked how long a man's legs should be. He replied that they should be long enough to reach from his body to the ground. Somewhat the same principle applies to letters. They should be long enough to accomplish the object. However, letters written to persons that receive much mail should be concise. The demand for "to-the-point" messages is more insistent in this busy age than it was generations ago. Unless the subject of a long letter is of much interest, the average business man will merely skim it. Clearness and completeness should never be sacrificed for brevity, but be reasonably brief. The story of the creation of the world is related in about 600 words, and the result of a battle was well expressed in the message, "We have met the enemy, and they are ours."

It is possible sometimes to give all essential information in one sentence. For example: "The two cuts mentioned in your letter of the 1st will be sent by prepaid express on receipt of your check for $3." As the one to whom this letter was written knew what cuts were referred to, there was no need for a longer letter. A professional letter writer says that of more than a thousand special letters prepared by him for customers, only 30 have required two sheets.

Letters to business firms should always be more concise than those to retail customers, to whom extended courtesy and detail are necessary as a means of promoting sales; and, as a rule, longer letters should be written to women than to men.

## CLEARNESS

Letter writing is something like story writing; in both, the writer should begin at the point at which the message can be started most interestingly, making the necessary statements in their logical order, leaving out details that are immaterial, and conclude with a climax.

It is almost a daily occurrence to find a letter that does not express the thoughts of the writer clearly. This is usually due to haste; often to lack of proper training. Inquirers frequently fail to tell definitely what they want,

Digitized by Google

or fail to give sufficient information to make their requests clear. Mail-order correspondents have to handle thousands of letters asking for particulars about stoves, guns, books, etc. without knowing which of a hundred articles the writer had in mind. Sometimes experienced correspondents fail to be clear in answering letters by failing to read the inquiry carefully just before beginning to reply. When an inquirer asks questions or makes some proposal in his letter, he certainly has a right to expect an answer.

You cannot have the meaning of a letter too plain, nor can you be too careful about the construction. If you talk with some one, a misunderstanding may be corrected immediately; but a wrong impression gained from a letter may not be easily effaced.

**Methods of Attaining Clearness.**—Do not begin your letter until you have decided what you wish to write. Then so construct it that you not only make your meaning clear but leave it impossible for the reader of your letter to misunderstand.

Beyond any necessary acknowledgement of the receipt of a letter or request, there is not often much need for an introduction. Let the real message be started at once.

Treat the subjects or the items of the letter in their logical order: this is very important. If your correspondent has ordered something that you cannot ship, tell him first that you cannot ship; then explain, if necessary, why you cannot do so.

In answering an inquiry about a house that is for sale, the various branches of the subject should be taken up one at a time. With a few words about the value of the property, the writer could begin with a description of the location, then proceed to details such as size of lot and dwelling, number of outbuildings, condition etc., and end the letter with the terms of sale and an invitation to call and see the property.

Give each subject full treatment at the proper place and do not make the mistake of later going over the ground again. Repetition sometimes emphasizes. Unless it is clear, however, that repetition is for emphasis, it tends to confusion.

Digitized by Google

Letters should not be condensed at the expense of clearness, but immaterial details and matters that will suggest themselves to the reader should be omitted.

**Paragraph and Sentence Construction.**—Paragraph when the subject changes or when a new treatment of the subject is introduced.

Letters require more paragraphing than general literary matter. It is often necessary to paragraph for the same reason that printers use display type, that is, to catch the eye. Typewriter print is not so readable as magazine and newspaper styles, and paragraphing as an aid to readableness is even more necessary when a letter is written single spaced.

If the tendency is to use long and involved sentences, strive to use some short sentences. As a general rule, it is not well to use more than two or three consecutive commas in punctuating a series of clauses or expressions. Note the following example:

> We regret that we do not have the goods in stock, but we will order them at once, and we are sure we can get them to you not later than the 15th, if that will be soon enough.

The construction is improved by substituting a semicolon for the second comma and by omitting the *and* that follows thus:

> We regret that we haven't the goods in stock, but we will order them at once; we are sure we can get them to you not later than the 15th, if that will be soon enough.

In running a string of clauses together, there is danger that both writer and reader may lose the sense before reaching a stopping place. By dividing long sentences, the reader catches and records mentally the first part of the idea, and his mind is then free to grasp what follows. All dictators should dictate punctuation as well as language. Then the stenographer will not have to guess where commas, semicolons, periods, quotation marks, etc. are to be used.

**Excess of Modifying Clauses.**—Guard against many modifying clauses. An excess is sure to confuse the reader. Note this example:

Digitized by Google

Regarding the advertising book, probably the only plan we would entertain would be to arrange for the publishing, you to pay all costs, and in consideration of the advantages of having the work put out under our imprint and with a view to sharing in the profits of the sales afterward.

A little judicious separating by periods or semicolons would have prevented this awkwardness. Observe the following revision of the language and the punctuation:

Probably the only plan we would consider for the publishing of the book on advertising would require you to pay all costs. You could afford to pay costs, we think, in view of the advantage of having the work put out under our imprint and considering that you would share in the profits of the sales.

Valuable as short sentences are, too many may be used. If there are many of them and they follow in close succession, the letter will have an undesirable brusqueness or curtness. There is need for both long and short sentences.

**Simplicity.**—Do not use foreign words and phrases when common English words will do as well or better. In writing to well-educated persons, it is permissible to use any expression that will be understood; but in general correspondence, be sure to use only those words and phrases that are in common usage in our own language. Some will understand what you mean if you use the "golden mead" as a simile; with others more familiar similes must be used. It is worthy of note that some of the finest similes are based on the incidents and parables of the Bible, a book familiar to more persons than any other.

In choosing our words, we must take account of the station of life of our correspondent. This does not mean that we are to show by our tone that we are descending from a plane of superior knowledge but that you should meet your correspondent on ground that is familiar to him.

"Be simple, be unaffected, be honest in your speaking and writing. Never use a long word where a short one will do. Call a spade a spade, not a *well-known oblong instrument of manual husbandry;* let home be *home*, not *a residence*, a place *a place*, not *a locality;* and so of the rest. Where a

Digitized by Google

short word will do, you always lose by using a long one: you lose in clearness; you lose in honest expression of your meaning; and, in the estimation of all qualified to judge, you lose in reputation for ability. The only true way to shine, even in this false world, is to be modest and unassuming. Falsehood may be a very thick crust, but in course of time truth will find a place to break through. Elegance of language may not be in the power of all of us, but simplicity and straightforwardness are. Write much as you would speak; speak as you think. Be what you say; and, within the rules of prudence, say what you are."

Always read letters carefully before signing them. In the case of an important letter, it is sometimes well to let a third person read what you have written, in order that you may be sure that it makes the impression you intended it should make.

## TONE AND INDIVIDUALITY

If the correspondent would think of letter writing as a substitute for the personal interview, he should have less difficulty in deciding about the proper tone.

If you were to interview the governor of your state or the president of the United States, how would you talk? Respectfully. When you meet an old classmate how do you greet him? Heartily. Here, then, is a broad principle: the tone of letters should be determined by the position of the person we address, by our degree of acquaintance with him, and by the nature of the communication. A set style of letter writing is no more practicable than a set style of manner. The successful salesman adapts his manner to the character or the disposition of the person he approaches; and in letter writing there should be like regard for the characteristics. Do not follow forms or copy the style of some one else; imagine yourself in the presence of the person, and deliver your message in your own way, using the language that is most natural to you.

**Hackneyed and Conventional Forms.**—One of the early things that the stenographic student learns is that in busi-

Digitized by Google

ness correspondence there are a great many expressions that occur again and again in the same form, for which expressions he is expected to memorize phrase signs. It is hardly strange, therefore, that as the stenographer develops into a correspondent he should follow in his composition the forms of expression that are so familiar. The result is that a bright youngster 10 years old will write a much more natural letter than will the typical graduate of a business course. The youngster knows no conventional forms; he has something to say and though his vocabulary is a scant one, he goes straight to the mark.

The chief fault of the ordinary letter is its formality and hackneyed style of expression. Letter writing is usually learned by imitation—that is, by following the forms and expressions used by others—and the common product is a mass of conventional phrases.

The old books on letter writing taught that the correct way to begin a letter was "Yours of the 15th instant received and noted, and in reply would say," etc., a style that is devoid of individuality and one that no good business man would follow in his spoken communications.

There are many correspondents that, whether the letter is of a business or of a social nature, always begin with the same cold, mechanical "Yours of the —— instant is at hand." Such correspondents think that "business is business" and that the best way to dispose of a business letter is in a few, stiff, lifeless sentences to let the writer know that his communication was received and that the goods were shipped "2/8/09."

An uneducated man once paid a professional correspondent a high compliment when, on referring to a letter he had received from the correspondent, he said: "He told me exactly what I wanted to know and he told it to me just as if we had been talking together."

There is entirely too much of what has been appropriately called "commercial jargon" in modern business correspondence. Examine a file of letters and note the monotonous frequency of such ungraceful phrases as "beg to advise," "in regard to same," etc.

Digitized by Google

**The Natural Tone.**—There should be a personality to a letter that will distinguish it from a mere page of sentences and paragraphs. It should be a living message. It is customary to begin with *Dear Sir* or *Gentlemen*, or some other such conventional phrase. In this respect, and in the polite closing, letters are more formal than conversations. It is a fact, however, that a few correspondents are omitting the formal *Dear Sir* and the time-honored *Yours truly*, a leading mail-order house being a follower of the new practice. This style, however, may be too radical for immediate general adoption.

There is danger, on the other hand, that some in following the new style of letter writing now so much urged will adopt a style that is too familiar. The so-called "snappy" letter, besprinkled with dashes and overparagraphed, that shows in every sentence the intended cleverness of the writer, is ardly more effective than the letter full of stereotyped phrases.

Between the two extremes there is a style of business composition that is as natural and courteous as the writer's conversation, and if the letter is a sales letter it is as convincing as the talk of a skilful salesman, without at the same time being "smart."

Formal terms and expressions, though eliminated to a great extent from modern business correspondence, should be retained in addressing officials and prominent persons. "I have the honor to remain, with profound respect, your obedient servant," would be regarded as an affectation or an antiquated expression in the ordinary business intercourse of the United States, but it has its proper place in a certain class of communications. Indeed, while extreme formality is not desirable in business letters, correspondents may learn much from a study of the delicately phrased, dignified, courteous letters of the writers of 25 and 50 years ago.

**The Conversational Style.**—Feel free to employ contractions such as "doesn't," "shouldn't," "I'll," etc., to give a smooth, conversational style to your diction. The colloquial style is more natural and more effective. If you cannot begin your letters in an original way, at least change

Digitized by Google

the old time-worn phrases a little. Instead of "Yours of the 5th received and noted," you might write, "Your request of the 5th has been carefully considered," or "We wish we could consistently do what you have asked in your letter of yesterday," etc.—anything to get away from the stiffness of nine-tenths of letters.

**Overuse of Favorite Words.**—Use *hereby, therefrom, thereto, therein*, etc. as sparingly as possible, and do not use *trusting, esteemed, valued*, etc. to excess. Refer to a book of synonyms and find substitutes for overused words. Watch yourself to see that you do not repeat noticeably pet expressions such as "you know," "of course," "however," "as far as that is concerned," etc.

**Overuse of I and We.**—Avoid beginning too many paragraphs with *We* or *I;* usually some other part of the sentence can be brought around to begin the paragraph and the monotony of repeating *We* or *I* avoided.

**Extravagant Expressions.**—Few admire a gushy person, and a gushy letter is just as unagreeable. If "most magnificent" is changed to "magnificent," the expression will usually be strengthened. The word *very* is commonly overused. Avoid the general use of superlatives: advertising men, who measure the strength of words by cash returns, find that "better" is often a more effective word than "best." A simple, grateful expression for a favor done is much more to be desired than a string of sentences or paragraphs that show insincerity and labored effort.

Franklin Hobbs, a professional letter writer says: "Straight talk, ballasted with interesting facts and common sense, written with a view to reaching the heart and the purse, will win just as surely as sarcasm, flippancy, and the extravagant use of words will lose."

"You can catch more flies with molasses than you can with vinegar" is an old adage that contains good sense. But do not go to the other extreme and be so smooth and complimentary that you will be suspected of insincerity or fail to make any impression.

The tone of the following paragraphs is typical of that of many letters sent out by managers of salesmen.

Digitized by Google

Well, March was a great month, wasn't it?

I cannot begin to tell you how gratified I am to be able to let you know that the total sales were the greatest of any month in the history of the company, notwithstanding the fact that December is usually our banner month. It is something to be proud of. Neither can I express my feelings toward you loyal, hustling men that made such a glorious record possible. Here's a handshake and my heartiest thanks to each and all of you.

Don't write letters. Go and see your man. Fifteen minutes face to face is worth fifteen dozen letters about insurance.

Don't mind striking high. It's easier to come down to five than it is to go up from five to ten; just like sliding down hill—it is easier to come down than it is to draw the sled up. It makes a man feel good to think that you regard him as a prospect for a $10,000 policy.

Devote some attention to matters in which your correspondent is interested. Mention events; send clippings: your thoughtfulness will be appreciated.

**Choice of Salutation.**—Unless you are acquainted with your correspondent or have had previous correspondence with him, it is hardly proper to address him as *Dear Mr. Brown* or *My dear Mr. Brown*. Use *Dear Sir* or *My dear Sir*. *Gentlemen* is the customary salutation where firms or several persons are addressed, but *Dear Sirs* is permissible.

In the United States, correspondents use the plain *Mr.* and *Dear Sir*, *My dear Sir*, and *Dear Mr.* —— almost exclusively when letters relate to business. In official letters, it is always safe to use *Sir*.

**Addressing Judges.**—In official communications, judges of the higher courts, members of the cabinet, etc. are addressed in this formal style: *To the Honorable, the Secretary of State*, the form being varied to conform to the position of the person addressed.

**Addressing President and Governors.**—The president of the United States may be addressed officially in this style: *To his Excellency, the President of the United States*, or *To his Excellency, William H. Taft, President of the United States*. This form, with the necessary change, may be used also in addressing governors of states. A less formal address would be

Digitized by Google

To the President,
Executive Mansion,
Washington, D. C.

Mr. President:

The first three lines of the foregoing form may be placed at the close of the letter, if preferred, starting the letter with the salutation. The salutations *My dear Mr. President* and *Dear Mr. President* are often used by those who know the president.

**Messrs.**—It is good form to write *Messrs. Clarke Brothers* if it is desired to be more than ordinarily courteous. In Great Britain, the Yawman & Erbe Mfg. Co. would be addressed as *Messrs. Yawman & Erbe Mfg. Co.* In France, Messieurs is usually spelled out in the address.

**Addressing Ministers.**—Ministers may be addressed formally as *Reverend;* doctors of divinity as *Reverend Doctor;* salutation for both, *Reverend Sir.*

**Use of Honorable.**—The word *Honorable* is used rather loosely, being bestowed on almost every one that holds or that has held an important public office. High federal officers, United States Senators, and judges of the higher courts should be addressed as *Honorable.* Members of the United States House of Representatives, members of state legislatures, and mayors are also, and perhaps properly, accorded the title.

**Use of Esquire.**—Civil officers below the ranks complimented with *Honorable* may, in the absence of official titles, be addressed as *Esquire.* The word *Esquire* is also used to some extent in addressing lawyers and persons of superior social standing. It is not, however, used nearly so much now as it was in years past.

**Use of Madam.**—The strict definition of *Madam* is "my lady." Through usage, the salutation *Dear Madam* is usually understood as implying that the woman addressed is married, but it is used properly—for the want of a more appropriate salutation—in addressing unmarried women, whether old or young.

The list on the following page will be found convenient for reference in writing letters to distinguished persons,

Digitized by Google

## PROPER FORMS TO USE IN ADDRESSING DISTINGUISHED PERSONS

| | *Address* | *Salutation* |
|---|---|---|
| Ambassador or Foreign Minister | To His Excellency | Sir, Dear Sir, or Your Excellency |
| Archbishop..... | The Most Rev., or To His Grace | Your Grace, or Sir |
| Baronet } Baron } ..... | To Sir ——, Bart. To the Hon. Baron | Your Lordship, or Sir |
| Bishop (Methodist excepted)..... | To the Right Reverend —— | Reverend Sir, Dear Sir, or Most Reverend Bishop |
| Captain } Colonel } ..... | Captain or Colonel | Sir, or Dear Sir |
| Cardinal ..... | To His Eminence, Cardinal —— | Your Eminence |
| Clergymen..... | Reverend | Dear Sir, or Reverend Sir |
| Congressman ..... | Honorable —— —— | Dear Sir, or Sir |
| Count..... | To Count ——, or To the Right Hon., the Count of —— | Dear Sir, or My Lord |
| Crown Prince..... | His { Royal / Imperial } Highness | Your { Royal / Imperial } Highness |
| Duke..... | To His Grace, the Duke of —— | Your Grace |
| Duke (Royal).... | To His Royal Highness, the Duke of —— | Your Royal Highness |
| Earl..... | To the Right Honorable, the Earl of —— | Your Lordship |
| Governor..... | To His Excellency (by courtesy), or Hon. —— | Your Excellency, or Sir |
| Judge..... | The Honorable —— | Sir, Dear Sir (In Court: Your Honor) |
| King..... | His ("Imperial," only if of an Empire) Majesty | Your Majesty, or May it please Your Majesty |
| Knight..... | Sir ——, Kt. | Sir |
| Mayor..... | Honorable Mayor of —— | Sir, Dear Sir |
| Marquis..... | To the Most Honorable, the Marquis of —— | Your Lordship |

Digitized by Google

| | | |
|---|---|---|
| Pope..... | His Holiness —— | Your Holiness |
| President..... | To the President of the United States, Executive Mansion, Washington, (or) His Excellency the President of —— | Sir, Dear Sir, or Mr. President |
| Prince or Princess | To His (Her) Royal Highness, Prince (cess) | Sir, (Madam) or Your Royal Highness |
| Queen..... | To Her Most Excellent (or Gracious) Majesty | Madam, or Your Majesty |
| Vice-President.... | The Honorable, the Vice-President of the United States, or The Hon. Vice-President of —— | Sir, or Dear Sir |
| Viscount..... | To the Right Hon., the Viscount —— | Your Lordship |

**Miscellaneous Points.**—In addressing a firm composed of women, this style may be followed:

Mmes. Brown and Savoy,
18 Fifth Avenue, New York.

Ladies:

*Ladies* is suggested not because of its agreeableness, but because there seems no other form that could be used for the salutation except the French *Mesdames* or this form, *Dear Mmes. Brown and Savoy.* Obviously, *Gentlemen* is out of the question. If both of the women are unmarried, *Misses* should be substituted for *Mmes.*, but *Mmes.* may be used if one of the firm is married and the other is not.

If you are acquainted with your feminine correspondent or have had previous dealings with her, the salutation may be *Dear Miss Smith* or *Dear Mrs. Jones.*

Women in signing their names should usually prefix *Miss* or *Mrs.*, as the case may be, placing the title within parentheses; thus, (*Miss*) *Lucy Brown.* To omit the parentheses would be very poor taste. When a woman writes to those who know her, it is better form for her to omit the *Miss* or *Mrs.* altogether.

Digitized by Google

If some one who you have reason to believe is a woman fails to write *Miss* or *Mrs.* in signing her name, and it is impossible from the handwriting or otherwise to be sure that she is a woman, instead of writing "Dear Sir or Madam," a letter may be begun in this way:

L. R. Brown,

Ravenswood, Montana.

We are in receipt of your letter, etc.

In addressing announcements, invitations, etc. such forms as *Sir and Madam*, *Professor and Mrs.*, and *Rev Dr. and Mrs.*, may be used.

In addressing a board of commissioners, or other such body, it is proper to address the president or chairman.

*Monsieur* (abbreviated to *M.*) is the French equivalent of the English *Mister*. *Herr* is the German equivalent of *Mister; Signore* (abbreviated to *Sig.*) is the Italian form; *Señor* (abbreviated to *Sr.*) is the Spanish form. In addressing letters to residents of France, Germany, and Italy, it is a good plan to use these forms even if the letter is written in English.

The plural form for *Monsieur* is *Messieurs*, the plural for *Herr* is *Herren;* for *Signore*, *Signori;* for *Señor*, *Señores*. *Mademoiselle* is the French form for *Miss;* the singular abbreviation is *Mlle.;* plural form, *Mlles.*

**Closing Phrases.**—*Yours truly, cordially yours, faithfully yours, sincerely yours, respectfully yours, yours ever*, and many other similar expressions are in common use. A choice depends on personal preference, the nature of the communication, and the degree of acquaintance. The closing phrase should be in harmony with the salutation; that is. if the salutation is *Sir*, an appropriate closing phrase would be *Respectfully yours*. Closing phrases of British correspondents are usually more formal and respectful than those of Americans.

*Respectfully submitted*, or *All of which is respectfully submitted* are properly used at the close of a report made to an employer, and in petitions.

Digitized by Google

## COURTESY

**Value of Courtesy.**—Courtesy has made fortunes. A well-known bank president says: "If I could command the speech of twenty nations, I should preach politeness to them all." Nothing is more valuable as a business asset to a young man or a young woman.

Never write a sarcastic, ill-spirited letter. It is so easy to do, and at times so hard not to do. But one may be firm, when necessary, without resorting to satire or sarcasm, which does not in one case out of a hundred do any good.

**How to Treat an Irritating Letter.**—When some one writes a letter that hurts, wait awhile before answering. If you must write a cutting letter, do so; read it, show it to your next friend and let him enjoy it. Then tear it up and write as you should. A saucy letter has no proper place in business. If your correspondent wants to be contrary and abusive, let him have it all to himself. If you pay him back in his own coin and get the better of the argument, he may never forgive you for doing so; and you will in time regret that you descended to his level. Ignore abuse and satire; treat people considerately, and you will be at peace with the world and with yourself. The rule of one successful business man is to delay his reply to a harsh letter until he has slept one night after receiving it. By that time, hasty impulses are gone and he can write as he should.

**Look for Pleasantness.**—If you look for discourtesy and unpleasantness from your correspondents, you are certain to find something that may be construed that way. Make it a point to be pleasant and courteous and you will be agreeably surprised to see how it exacts the same treatment from most other people. Even if it occasionally does not, it will make you immune, as it were, against the effects of discourtesy from others.

**Making Brief Letters Courteous.**—It has been asserted by some advocates of brevity that the courteous letter requires too much time and space. This is not necessarily true. A single courteous expression is often all that is needed.

Digitized by Google

Read the following two letters and see what pleasant impressions may be created by brief paragraphs:

Dear Mr. Hall:

I have just had chance to look over your little book, "How to Get a Position and How to Keep It," and at the same time that I thank you for sending it to me I want to commend its sound common sense. You have certainly put a lot into a little volume, and it should help a large number of young fellows. May it do so!

Sincerely yours,

Dear Sir:

Replying to yours of November 26, we can only say that there is nothing that you may do for us at the present time in the way of designing.

Regretting that we cannot make you a more favorable answer, we are

Truly yours,

JOSEPH DIXON CRUCIBLE COMPANY

**Courtesy With Dignity.**—When extreme actions must be taken, it is still possible to have the tone of a letter dignified. Note the following paragraph:

> We insist that the matter covered by our letter of June 3 be attended to at once. If there is any further delay, we shall, much to our regret, feel compelled to place the claim in the hands of our attorney.

The following is a paragraph from the letter of a trained correspondent in reply to an insulting letter:

> We do not take offence at what you have written, for we do not believe that it reflects your real opinion of us. We are inclined to think that the letter was written while you were irritated over something else.

The correspondent then went on to explain, in a courteous way, the subject under discussion, and having given a frank, fair position from his point of view, expressed the belief that the writer of the caustic letter would see that an apology

Digitized by Google

was due, both as a matter of justice to himself and the firm he had tried to insult. The apology came by the next mail.

Of course it is necessary to use the "big stick" in extreme cases, but the correspondent will do well to remember that in most cases "a soft answer turneth away wrath."

## ORDERING AND INQUIRING LETTERS

**Following Directions.**—In ordering from a catalog, when the manufacturer or dealer gives directions for ordering, follow those directions. If he requests you to order by number, do so. Use his order blank, if he has sent one. You may reasonably expect to get better attention by complying strictly with the directions that he gives, for he has probably established a system for taking care of orders that come in regular form.

**Be Specific.**—Do not write letters to accompany orders unless they are necessary. When you do write, state plainly and briefly what you desire. Give full details, so that there may be no misunderstanding, but give them only once. Specify number, size, style, price, etc. so as to make it as easy as possible for your order to be filled correctly. If you make the order a part of your letter, let each item occupy a separate line, placing a semicolon after each until the last is reached, which should be followed by a period. In very long enumerations, such as those on order sheets, it is not necessary to place punctuation marks after the items.

**Useless Questions.**—Do not ask useless questions. Correspondents regard with disfavor the person that asks many questions. Sometimes the questions asked are absurd; often they call for expressions of opinion that neither the correspondent nor any one else is qualified to give. Such letters usually serve only to give some one trouble, for which there is no recompense.

**Sending Money.**—Always send money the way the manufacturer, advertiser, or dealer wishes it sent. If he mentions that local checks will not be received, you are inviting annoyance and delay by sending a local check. When

Digitized by Google

ordering for the first time, give references if you expect credit to be granted. If it is your intention to discount all bills, say so.

**Name and Address.**—Read orders carefully. Give full shipping directions, and do not forget, above all things, to have in the letter your full name and address written so plainly that any one may read it. No matter if you have ordered many times, give your full address each time, and write your name the way you usually write it: that is, do not order one time as Charles R. Prosser and another time as C. Rufus Prosser. In dealing with large concerns, it is not safe to presume that your name and address will be recognized or remembered. Correspondents are put to a great deal of trouble by persons that assume that their names and addresses are necessarily known.

**Direct Letter to Firm.**—Changes are frequent among employes. The man that attended to one of your orders may leave the firm before you order again. For this reason, it is best generally to address all orders to the firm rather than to some particular individual connected with it; if you address the envelope to a salesman and he has left the employ of the company, the post-office authorities are usually obliged to forward the letter to him.

It is a good plan to send each order as if no other order had been sent, reminding the firm of any discounts or other concessions to which you may be entitled, and bringing up any matters that should be observed in filling your order.

**When an Answer is Required.**—Usually when you make an inquiry, it is asking for some one's time and attention. Therefore, the inquiry should be definite and as concise as possible. Of course, if you are a purchaser, or have some other equal claim, you may take more liberty with the time of people than would otherwise be proper; but even if you are a regular customer, it is only right that you should be considerate in your requirements.

When it is a favor for some one to give you information, always enclose an addressed and stamped envelope, or at least a stamp for reply. It will not only make a reply more probable, but it will show that you are conscious that others

Digitized by Google

may be asking for information and that it is not right to require a person to contribute time and postage to something in which he perhaps has no interest, pecuniary or otherwise. A brief, courteous request, enclosing an addressed and stamped envelope, nearly always commands attention.

An important thing to remember is that letters cannot always be answered promptly. The one to whom you wrote may be out of the city or he may be very busy. Your request may require consideration. Give time for attention and a few days more, if possible. In making complaints, be as definite as you can. Give the date of the order, tell how the money was sent, etc. You should always keep copies of orders. Do not jump to the conclusion that you have been defrauded. Mistakes will happen and delays will occur. Where the wrong goods have been received by you, do not be in too great a hurry to return them. The seller may wish to have them sent somewhere else in your town or to make some other disposal of them. Give him a chance.

SUGGESTED FORM FOR ORDERING LETTER

Elmwood, Ill., May 14, 1910.

Messrs. Oakford & Fahnestock,

Peoria, Illinois.

Dear Sirs:

Please send promptly to me at Elmwood the following-named goods:

2 barrels of Baldwin apples;
1 bunch of choice ripe bananas;
1 barrel of granulated sugar;
2 sacks of light-brown C sugar;
1 sack of Java coffee;
2 cases of canned tomatoes.

Ship by C. B. & Q. fast freight. Bill us at your lowest cash prices, as we shall pay on receipt of invoice.

Yours truly,

JOHNSON & JOHNSON
By E. M. Johnson

Digitized by Google

FORM FOR LETTER ASKING FOR INFORMATION

Scranton, Pa., November 25, 1910.

Publishers, SCRIBNER'S MAGAZINE,

New York, N. Y.

Gentlemen:

Please give us, as soon as possible, an authoritative answer to the following questions:

1. What is the present circulation of SCRIBNER'S?

2. What proportion is yearly subscriptions?

3. What is the total sale in the Canadian provinces, including both yearly subscriptions and news-stand sales?

Truly yours,

---

## LOGIC IN LETTER WRITING

**Power of the Letter.**—Letters sometimes merely convey information, there being nothing at issue between the writer and the reader. In other instances, they enter the field of salesmanship and serve to present the merits of goods, service, etc.

In the adjustment of differences, the collecting of accounts, the asking of favors—in the converting of people to one's way of thinking about anything—a letter is often as powerful a factor as the personal call; and it will many times reach those who cannot be seen personally except at great expense and with much difficulty.

When the turnstile of mere information giving has been passed, the correspondent approaches a field in letter writing that is almost boundless and in which there is need for some knowledge of logic and of practical psychology. As invariable directions cannot be given for the proper method of

Digitized by Google

dealing with people in person, just so inflexible rules cannot be laid down for the conducting of argumentative correspondence.

Clear thinking must precede clear writing. It is not always possible for the correspondent to have a critical reader go over his letters to see that they are not ambiguous but plain, logical, and certain to be construed by the recipients as the correspondent intended. The correspondent can, however, look at subjects from the reader's point of view and try to frame his logic so that it will be easily grasped by the reader and appeal to his judgment.

**Letters Unlike Interviews.**—Letter writing, while a substitute for the personal interview, is yet much unlike interviewing, for in conversation, questions are asked and answered, both persons are free to express themselves, and an uninteresting talk by one may be cut short by the other. When, therefore, the written page is substituted for the face-to-face talk, regard must be had for these differences.

The effective letter must not only be as logical, interesting, and as much to the point as possible, but to command respect, it must show consideration for the probable opinions of the person addressed.

**Beginning and Ending.**—In editorial departments, stories are usually judged by the opening paragraph and the closing paragraph, and it is well known that the impressiveness of oral argument depends in a large measure on the introduction and the climax. In both, strength counts for more than length; and it is the same way in written argument.

**The Interesting Beginning.**—There is too much of a tendency among letter writers to begin in the style of the unskilful salesman that walks in and says to the busy man, "Here's something I want to sell you." Of course the salesman wishes to make a sale, but his desire to sell goods will be understood anyhow, and its introduction as a first argument is not strategic. The salesman would do better to appeal to the prospective customer's side of the question—his need, perhaps. "Do you have any trouble with smutty carbon?" or "Did you ever see any carbon paper as good as this for $2 a box?" would be better openings for a sales-

Digitized by Google

man of high-grade carbon paper than an uninteresting statement that he wanted to sell some goods.

**Appeal to Self-Interest.**—It may be safely presumed that the business man is interested most in his own affairs. The correspondent, especially at the outset, should frame his argument as much as possible in favor of the self-interest of the person addressed. "Could you use some hemlock boards if you could get them at a saving of a fourth of the usual price?" "What would a book be worth to you if it would enable you to save 50 per cent. of your present bad accounts?" Such beginnings, containing "you" talk rather than "we" talk, are the kind that save letters from the waste basket. The language need not be slangy or smart; but it should be earnest. Compare the following opening paragraphs:

Dear Madam:

We are pleased to announce the arrival of our fall stock of mahogany furniture which we shall be much pleased to show to our patrons, etc.

Mrs. Reynolds:

Wouldn't you like to complete your mahogany dining-room set?

A new stock of mahogany was unpacked just yesterday and there are some handsome dining-room chairs, sideboards, and serving tables in the lot. One of the sideboards is a beautiful Sheraton model that would go finely with the table you bought last spring. Come and see it anyhow.

One of the best ways to lead to a clinching argument is to concur in some way with the other man's view, to admit freely and with broadmindedness that which may be safely admitted. By so doing, the reader is impressed and induced to follow the subsequent reasoning with confidence. Suppose, for example, that a young man is thinking of studying shorthand, but writes to the school that he has decided not

Digitized by Google

to take the course because he understands that the field is a crowded one. The objection can be answered effectively in this way:

> Yes, it is a fact that the field is crowded, but with what kind of stenographers? Practically every trade and profession worth entering is filled to overflowing with incompetents. But ask any employer and he will tell you that it is usually next to impossible to find a first-class stenographer not already employed. Examine any civil service manual issued during the last 10 years and you will see that the government has not been able to get a sufficient number of eligible young men, even when good salaries are offered. The employment department of one typewriter company had more than 30,000 calls for stenographers last year, and was not able to supply nearly as many young men as were called for, etc.

By explaining in this way, the teacher is not obliged to contradict the prospective pupil, and flat contradiction is to be avoided generally.

**Deference to Others' Opinions.**—The correspondent should introduce his reasons with full deference for the convictions of the person addressed. An able salesman says he always gives his customer time to express his views and then opens his own argument with "There is a great deal of truth in that, and as you said a while ago," etc. This attitude disarms and disconcerts opposition. The quoting of the other man's own language is often effective.

Usually, it is better to write, "I know you recognize" or, "It seems almost unnecessary to say to you," than to say, "You ought to know," etc. This way of making a point is a compliment to the other man's intelligence—a form of flattery perhaps, but it is potent.

If a good answer cannot be given to an objection, it may be best to give none. If a study is made of the style of the great debaters, it will be seen that they passed with unconcern the points they could not meet and proceeded tactfully to the issues that they were prepared to discuss with convincing argument.

Reasoning, to be effective, must leave no doubt. Making an argument is something like driving a nail; with a few bold, confident strokes, drive it home, and then do not mar your work by needless further hammering.

Digitized by Google

**Information Better Than Argument.**—Prof. Brander Matthews says: "It is not really argument that is effective, but information; and any man seeking to persuade will do well to refrain from controversy." These words contain a great truth. Do not rely on your opinions or your advice to sway those to whom you write. Introduce facts, and use illustrations that your reader cannot fail to comprehend. It means little to write that many prominent persons are buying a certain set of books, but when the statement is made that Theodore Roosevelt, Mark Twain, Admiral Dewey, etc. have ordered special sets, a strong point is scored. Instead of declaring that a thing is "useful in a dozen different ways," name some of the principal uses. Give facts.

**Examples of Reasoning.**—The following is a part of a letter from a school of electrical engineering to a young man that wanted to become an electrical engineer but was averse to studying preliminary subjects, particularly mathematics:

> Just suppose, for instance, that you did omit this preliminary work and began with the electrical subjects, what would you do with a problem like this: *If an armature core has a volume of 2,200 cubic inches and runs at a speed of 9,000 R. P. M. in an 8-pole field, calculate the watts wasted in hysteresis, assuming that the iron is of good average quality and is worked at a density of 25,000 lines per square inch.* Of course you would be unable to solve such a problem, and yet the ability to make all kinds of technical calculations is a daily requirement with electrical engineers. Success in such a profession is impossible without a thorough knowledge of mathematics. To try to get along without such knowledge would be like trying to build a roof up in the open air without any foundation or support under it.

A prospective purchaser of an encyclopedia writes that he longs to own the set of books but has decided that he cannot stand the expense. The expense objection may be assailed in this way:

> With all due respect for your view, we assure you that you are altogether wrong in regarding the purchase of the——as an *expense;* it would be an investment, not an expense. If an employer engages a salesman at $100 a month and he creates new patronage that yields a profit of $250 a month, is the salesman's salary an

Digitized by Google

expense? If a man with little earning ability takes a course of training in law, medicine, electrical engineering, civil engineering, or some other profession or trade, and qualifies himself to earn a good salary, was the cost of his schooling an expense? The modern employing world demands the man who knows; it pays a higher price for brain than for brawn. A few dollars a month invested in useful knowledge is sure to bring back in increased earnings many times the investment.

The writer then offers to reduce the amount of the monthly instalment and sums up his canvass strongly.

A certain manufacturer of a high-grade piano answers somewhat in this way when claims of competitors are put forth:

The statements of the —— may be true for all that we know, and their pianos may be worth the price they ask for them. We do not dispute it, and we never try to advance our own interests by depreciating the products of others. We make our pianos as nearly perfect as it is possible to make them, and we charge a fair price. We could manufacture a piano that we could sell for considerably less, but we should not be satisfied to sell that kind of a piano to our customers, etc.

This man has demonstrated by experience that he can make sales by his amiable style of reasoning; whereas, if he attacked his customer's views and criticized unfairly the products of competitors, he would often lose orders. Most people admire fair play. It will be noticed that, while at the start he disclaims any intention to make a comparison, there is an indication in the last sentence that he argues as strongly as possible for his own products after conceding everything to which a competitor is fairly entitled.

It is a safe rule not to exhibit interest in a competitor's goods or in his prices.

**Value of Confidence.**—Sincerity and confidence in your own arguments enter as much into effective reasoning in letters as they do into personal solicitation. Let your correspondent once suspect that you are not sincere, and failure is almost certain. Rugged sincerity and honest claims are stronger than the most polished prevarications. Remember the ostrich; he thinks he is hidden when his head is in the sand. Often when a man thinks he is deceiving others, he

Digitized by Google

is deceiving only himself; and no man is so thoroughly deceived as one that deceives himself.

Do not pretend to know a great deal about something of which you really know nothing. If you do, you will sometimes betray yourself. It is often a better plan to let your correspondent feel that he knows more about something than you do, and to appeal to his judgment. Perhaps this is a subtle sort of flattery, but it is effective. Many may be led who cannot be driven.

**The Direct Command.**—The "direct-command" idea is sometimes overvalued and overused. With certain classes of people, it is better not to make too apparent an effort to force a decision, but rather to bring the argument skilfully to such a point that the reader cannot fail to draw the inference. For instance, some would respond to the direct command, "Send your order at once; do it now," while with others the order would more likely come if we wrote, "These goods are selling very rapidly, and I do not believe we shall be able to fill any orders after the 30th of this month."

**The Negative Method.**—In general, avoid what is known as the "negative" manner of answering, that is, telling what you cannot or will not do. A large and successful business school receives hundreds of letters from prospectives asking: "Will you guarantee me a good position if I enroll with you?" The correspondent for that school does not reply: "No; we do not guarantee positions; how could you expect us to do so?" He writes: "On page 18 of the prospectus you will see an outline of the work that we do in aiding our pupils to secure profitable employment; we shall be glad to do all we can for you." This answer usually satisfies, and it is more politic than throwing the hard "no" in the face of the questioner.

A publishing concern writes the following letter in answer to a request that some books be sent on approval:

Dear Sir:

**We make it a rule not to send books in the manner you suggest, chiefly because it would necessitate opening small accounts.**

Digitized by Google

**On receipt of $5, we shall be pleased to send you the two books, Drawing for Printers, and Principles of Display. You can look them over, and if they are not entirely satisfactory, you may return them to us within ten days; in such case, we should refund your money, less the amount paid for charges in sending the books to you.**

**This arrangement is equivalent to sending on approval, and it does away with the necessity of opening a ledger account. Your order will have our careful attention.**

The explanation is logical, and the tone creates confidence.

A pleasing dignity is necessary in effective correspondence. Grant a man everything, and he will not be half so likely to accept your terms as if you met him half way and pleasantly but firmly refused to concede anything else. To offer every inducement makes it seem that the proposal has no merits to commend it. Often, to conceal eagerness and to require some concession or action on the part of the reader serves only to increase his interest and desire.

---

## SALES AND SOLICITING LETTERS

The growth of advertising has created a new work—that of selling by mail.

Selling by mail does not differ fundamentally from selling in person. It is merely the presenting of facts and arguments convincingly. It is desirable that the correspondent be quick to profit by experiences, for nearly every mail-order enterprise has its peculiar problems and is profitable only after careful experimenting. One letter will often do much better than another without any apparent reason for superiority. Therefore, a record should be kept of the returns from each letter.

When one answers an advertisement or has sent for some information, he is usually interested and will likely read all that is sent to him if it is in comprehensible form. But

Digitized by Google

if he has not inquired, the chances are that he will not be interested to any great extent. Accordingly, letters sent to persons not expecting them should, as a rule, be briefer than those sent to persons that have manifested interest.

**Use of Mailing Lists.**—Rarely are good results secured by writing letters to people that have not shown some interest in what is offered. Lists of names and addresses are valuable to mail-order houses only under certain conditions. A list of persons that purchase music would be valuable to a music dealer, but the names of all the taxpayers of a certain county would not be of any value to him; neither would the names of all persons that inquired about a course of instruction be valuable after some months to other educational institutions, for probably by the time letters could be written, these persons would have either made a selection of a school or lost all interest.

Mailing lists are procured in different ways: (1) By compiling the names and addresses of customers; (2) by asking customers to interest their acquaintances and to send the names and addresses—sometimes it is expedient to offer old customers a premium or a commission for such work; (3) by copying from directories, trade lists, advertisements, etc.; and (4) by purchasing names from companies that make a specialty of compiling mailing lists.

It is important, when considering the purchase of a mailing list, to inquire what previous use has been made of it, how long it has been compiled, whether the addresses have been revised recently and "dead" names cast out.

In cases where a number of sales may be made to a customer, the system of the office should provide for removal of the name and address from the prospective file to a customer's file when an order has been received, for unless this is done, the customer may be annoyed by follow-up letters after he has ordered or replied fully.

A mailing list to which first-class mail matter is sent can be easily kept free of dead names, for these names can be removed as letters come back marked "Undeliverable."

Rarely can a circular letter be made so general that it will fit all classes. It is better to classify and prepare a

Digitized by Google

separate letter for each classification. If there are many women in a list or among a lot of inquirers, it may pay to prepare a letter containing arguments that appeal particularly to women.

**One-Cent or Two-Cent Stamps.**—Whether one-cent or two-cent stamps should be used, depends on the letter and the class to which it goes. Thorough tests have shown that letters sent in response to the cheaper grade of inquiries receive practically the same attention when mailed with one-cent stamps as when mailed with two-cent stamps. But high-grade proposals and those of a very special nature should be sent as first-class matter. Where there has been no inquiry from the persons to whom the letters are addressed, two-cent stamps should always be used, unless it is certain that those addressed receive so little mail that they will pay attention to everything.

**Follow-Up Systems.**—A follow-up system of letters is nothing more than a series of letters with or without accompanying printed matter. For instance, if a mail-order or general magazine advertisement is answered, a reply will probably be received immediately. If the inquirer does not write again or does not order, he will in 10 days or 2 weeks probably receive another letter, and so on for perhaps 3 or 4 weeks. Unless the article to be sold is one that sells for a high price, the follow-up letters are not usually personal. Most of them are printed in imitation of typewriting, and the name and address of each person addressed is inserted with the typewriter.

**Form Letters.**—By having the body of the letters printed, large quantities may be sent out at regular intervals with little labor and no dictation. These imitation letters with dates, addresses, and possibly other lines, inserted with the typewriter are not so good as personally written letters, but the fact that they may be prepared and mailed cheaply is an argument in their favor. Few advertisers could afford to have all their circular letters in original typewriting. An interested person will usually find in the circular letter what he wants to know, and one not interested will not likely buy even if a personal letter is sent.

Digitized by Google

**Use of the Word "Dictated."**—Leaving the moral issue out of consideration, it is certainly not expedient in addressing business people to print the word *Dictated* in the lower left corner of a letter that was not dictated. If the appearance of the letter itself does not convince the recipient that it is personal, placing a word in the corner will not help. Besides, when millions of facsimile typewritten letters are mailed weekly, most business people know the difference between them and original typewriting, no matter how well the matching is done; and the reader may doubt your truthfulness in other matters if your letter states on its face that it was dictated and he knows that it was not.

**Pen-Written Address.**—Never allow a letter printed in imitation of typewriting to go out with the name and address on the letter written with a pen. The name and address should match well with the body of the letter.

**The Preparing of Follow-Up Letters.**—Each letter of a good follow-up system should be like a persistent salesman. When a sale is not made the first time, a second call is made and more pressure brought to bear. If, however, a salesman merely called, put his head in the door and said, "Here I am again," his calls would not amount to much; and if no further argument can be made, the follow-up letter is not of any service.

Correspondents, in their efforts to cultivate confidence, sometimes go to extremes and urge prospective buyers to write again for information when they should try to get them to buy. When full information has been given—and it is nearly always best to give this in the first letter—nothing is gained by insisting that prospectives shall write to tell why they will not order, unless this information is highly important as a guide to further procedure. It is better that all efforts should be turned *toward securing the order*.

It is not well, either, to be too insistent for a decision or to make any suggestion that the recipient of the follow-up letters lacks courtesy because he does not reply; although such methods may bring replies, they frequently offend and sometimes result in the loss of an opportunity to secure an order. There is a difference between replies and orders.

Digitized by Google

**Having No Follow-Up.**—One of the largest mail-order houses in the world uses no follow-up system. It sends to its inquirers a large catalog, and in the first letter quotes the lowest price. If the person does not buy, no further letters or catalogs are sent. This method has the advantage that the lowest price is quoted at the outset, and if the inquirer received at the same time letters from other firms that quoted prices a little higher, with the intention of quoting lower ones in subsequent letters, he is likely to decide in favor of the concern with the low price.

Not all companies could afford to adopt the policy of this large mail-order house, for its low-price argument is its strongest, and it has this as the result of buying in large quantities. It is doubtful, though, that the policy of price-cutting in follow-up letters is ever wise. Usually, the first price should be maintained; the discount, special offer, etc., if any, should be a part of the first letter. But it is true that the offer to accept smaller payments and to give more time for the payment of the whole price is usually a winning feature of the follow-up systems. The instalment plan of payment is full of possibilities.

**The Bargain Offer.**—All the world loves a bargain. While not advocating the use of the bargain or special-price features for all enterprises, it is nevertheless true that these plans have tremendous selling force. Giving a bookcase without apparent extra charge to the purchaser of a set of books, is a sort of a refined bargain offer that has increased the sales of many publishers. Some publishers advertise "slightly rubbed" sets of books at special prices, and it is evident from the way such offers continue that it is an ingenious variation of the old bargain idea—that the books are not slightly rubbed, but are from the regular stock and are sold at a price that the publisher is glad to be able to get.

The offer of free examination of goods on receipt of transportation charges, and similar inducements, are always strong features of follow-up systems.

**Manufacturer's First Letter.**—The following is the first letter that a manufacturer of loose-leaf ledgers sends to inquirers:

Digitized by Google

We are pleased to receive your request for "Modern Methods," and a copy goes forward by today's mail. Do not fail to notify us should it fail to reach you promptly.

Your attention is particularly called to the descriptive matter on pages 3 to 9, inclusive. We feel confident that among the forty stock record forms illustrated and described there you will find a number that you can use to advantage. You will note that they are carried in two sizes; namely, 3 in. x 6 1/4 in. and 5 in. x 8 in., the smaller size being furnished at $2 a thousand and the larger size at $2.50 a thousand, assorted as you desire.

Should you need special forms to meet your individual requirements, we can furnish them to order, printed from your copy, on one side of linen-bond stock--your choice of five colors--at $3.50 a thousand.

On pages 4 to 40 you will find complete descriptions of our special introductory outfits, ranging in price from $1 to $22.

We make these attractive offers to enable our customers to select suitable outfits that can be installed at a very small cost, and we ship any of our stock outfits with the distinct understanding that if they are not entirely satisfactory they may be returned to us at our expense.

Under the liberal conditions we make, you incur no risk in placing an order, and we trust we may be favored with one from you at an early date. By purchasing direct from us--the manufacturers--you eliminate all middlemen's profits and secure better service.

May we send one of our special introductory outfits on approval? Please use the enclosed loose-leaf order blank.

Very truly yours,

This particular manufacturer has found that many inquirers deliberate some time before changing a system of accounting, and he sends several follow-up letters 10 days apart, urging that he be permitted to send an outfit on approval.

Digitized by Google

A follow-up system should not bore the prospective. There should be sufficient time between letters to allow him to consider. But do not go to the other extreme and let so much time intervene that he will forget.

**Analysis of Problem.**—In writing sales and soliciting letters, try to put yourself in the other man's place and to discover what would appeal to you. Do not imagine that other people will part with their money any quicker than you would with yours.

Meet the objections that you are certain will be offered. In selling high-priced goods, the inevitable objection to the price must be met squarely and logically. It should be demonstrated that the purchase of a reliable article is an investment, not an expense—that the question is not what a thing costs but what it will do or what it will save. Be careful, however, not to suggest objections or to give specific information about cheaper goods obtainable elsewhere.

Suppose, for instance, that the letter is to deal with a lot of overcoats that are to be sold. Is the style good, and are the coats made unusually well? Is the cloth of superior quality, and can it be depended on to hold its color and general appearance? Are the coats better than those usually priced at $18? Such questions as these can hardly fail to bring out all the selling points that the writer needs.

**Timeliness.**—Timeliness is, of course, of cardinal importance in sending letters to old customers. A seed merchant should get out his letters some time before planting season—before his patrons think of buying elsewhere.

**Friendly Tone.**—Letters to old customers should be friendly. If there are so few letters that they may be typewritten, introduce some personal features into each. A farm-produce commission merchant might ask how certain crops were; a wholesaler might inquire how some special line was selling, etc.

**Testimonials.**—Support your argument with testimonials where testimonials will help, and, if possible, use testimonials of persons in about the same station of life that your correspondent occupies. For instance, if you are selling a new plow to farmers and some of them fear its

Digitized by Google

practicality, explain how others felt the same way, then quote their expressions about the plow after using it.

**Giving Complete Information.**—All requests for information should be answered fully. A boy wrote to a sporting-goods house, asking if a certain advertised belt was for cartridges for a 12-gauge or a 10-gauge gun. The correspondent of that sporting-goods house replied that the belt was for *twelve* cartridges. Perhaps he thought that this explanation was clear enough, but the boy construed the explanation to mean that the belt would hold only 12 cartridges, when according to the advertisement it held 25, and he did not order.

Sales correspondents cannot be too careful or too consistent. Thousands of orders are lost because of carelessness and insufficient information. Sometimes many questions are asked but they cannot be safely ignored. The business of the sales correspondent is to sell; he can do that only by treating customers' letters with great consideration. One large and successful concern makes it a rule never to send a stock letter to a prospective customer that asks specific questions, no matter if the stock letter does answer the questions in a general way.

How to **Reply to An Inquiry.**—Mrs. A. M. Sanders, of Wytheville, Va., writes a letter to the American Refrigerator Company about a refrigerator. She says she wants one like that sold to Mrs. Williams of her town, but she does not know that she can afford to pay the price.

Suppose the letter was answered in this style:

> Complying with your request, we send you by this mail, under separate cover, one of our catalogs, in which you will find descriptions of all the refrigerators we manufacture. Our goods are all high-grade, and we should be pleased to receive your order, knowing you would be satisfied. Trusting that you will write us for any further information needed, we are,
>
> Yours truly,

Now, this woman may not be able to find in the catalog all the needed information. Even if she could, the order is

Digitized by Google

more likely to be secured if a letter something like the following were written:

We are pleased to know that you need a refrigerator, and we send you by this mail, in another envelope, a catalog giving descriptions and illustrations of all our refrigerators.

Mrs. Williams of your town purchased the refrigerator shown at the top of page 42 of the catalog--the Klondike No. 5. Perhaps you will be interested to learn that we sold one of those also to Mr. A. F. Wilkins, of Wytheville, and another to Mr. Thomas Calkins, postmaster of Pulaski, Va.

The illustration hardly does credit to the refrigerator. It embodies every modern feature --note the eight points of superiority explained on page 42--and represents our experience of 10 years in manufacturing. It is built very strongly of thoroughly seasoned oak of the best quality, and is finished in the natural color of the wood. Note that the entire food chamber is lined with white enamel; this will never chip off. Fifty pounds of ice should last at least three days in this refrigerator.

The best price we can make you on the Klondike No. 5 is $25. If this is more than you can pay and your family is small, you would find the Klondike No. 3, described on page 39 of the catalog, well suited to your needs. The only difference between this and the No. 5 is in size, and for a family of three or four, No. 3 is just as good. The food chamber of No. 3 is 20 inches wide, 24 inches high, and 14 inches deep. We can sell you No. 3 for $18.50.

If any refrigerator you buy from us is not entirely satisfactory, we regard it as a favor to be informed, and we will send another or refund the money without quibbling. If you send cash with your order, we will prepay all freight charges.

We are sending you one of our order blanks. and hope to enter you on our list of pleased customers soon.

Truly yours,

AMERICAN REFRIGERATOR COMPANY,

By *E. L. C.*

Digitized by Google

**Appealing to the Instincts.**—In selling rifles to boys, appeal to the instinct of ownership—to the satisfaction of having a fine rifle that will last a lifetime; if a mother inquires about children's apparel, appeal to the maternal instinct of mothers to provide comfortable clothing for their children; and so on.

Good quality and reasonable prices are always splendid subjects for argument.

**Example of 'Straight Canvass" Letter.**—The following is an example of an effective sales letter written to one that has not inquired:

What would you pay for a selling plan that would enable you to increase your sales 50 per cent. this year?

What would you give to learn the schemes used by others in your line that have brought the users fortunes?

What would you give to be able to increase your earning capacity, and add prestige to your position?

Now, I can help you on all of the above. What I want to do is to send you, twelve times a year, a magazine that is devoted entirely to correspondence salesmanship--a magazine "chock full" of money-making, order-producing ideas for every man engaged in business, and which is devoted entirely to letters that land orders.

And THE CORRESPONDENT costs only one dollar for a year--with your money back if you do not think it the best value you ever received, and I'll leave the decision entirely to you.

Now, just stop and think. Here is a magazine that will give you the newest there is in letter writing--that gives you the actual life and blood of many successful businesses, the actual letters that have brought in business--and that will give you the follow-up systems and schemes of some of the most successful advertisers.

One hundred dollars would be cheap for one order-bringing idea, scheme, plan, or suggestion that would enable you to add one good customer to your list, but here I offer you for only one dollar more ideas in the course of a year than

Digitized by Google

you could ordinarily buy for thousands of dollars.

Read the enclosed circular, sign and tear off coupon and return to me at once, in enclosed envelope, with dollar bill attached.

Yours for more, easier, and better business.

Editor.

**Making It Easy to Order.**—Anything, such as an order blank or a coin holder, that makes it easier for the order to be sent should be adopted. A publishing house sends a first-class soliciting letter in behalf of a business book, the closing paragraph of which is, "Just pin a two-dollar bill to this letter and mail it in the enclosed envelope at our risk." It is an appeal to the reader not to put the letter aside. Many fail to send orders through the mails because of the trouble in registering a letter or securing a money order, but by this proposal the publishing house assumed the risk of loss in the mails and removed the obstacle. Another strong letter has this closing sentence: "I have both telephones: Call me up right now and I'll send my representative." It is important to use some such admonition, so that the reader will be impelled to act.

## HOW TO SETTLE A COMPLAINT

The correspondent that has charge of complaints ought to possess or acquire a courteous disposition. This correspondent has, also, particular need for good judgment; for if he is not judicious, he may easily make a serious mistake against his firm or against a customer.

Many persons that would not take advantage of an individual will be unjust in dealing with a large company. Consequently, the correspondent that has complaints to settle, while putting himself in the position of the complainant and seeing that he gets all he is entitled to, must also see that justice is rendered the firm and that no dangerous precedents are established.

**Immediate Attention.**—On learning of a complaint, answer at once, whether you can explain satisfactorily or not, and express sincerely your regret that anything has gone wrong.

Digitized by Google

Assure the complainant that you are obliged to him for reporting his grievance and that he will receive as quickly as possible everything he is entitled to. Promise a further report as soon as an investigation can be made. This will show that your intentions are right, and at the same time what you have promised does not bind you to do anything unreasonable.

Make an investigation at once. Promptness is of the greatest importance in settling complaints. Many a serious complaint has been smoothed over by proper spirit on the part of a correspondent and quick action in adjusting the difficulty. Sometimes, in complaints about delayed goods, it is policy to order a duplicate shipment and to have the other recalled or returned by the customer, at your expense, when it reaches him.

**Acknowledgment of Errors.**—If you make an error, acknowledge it frankly. Do not confess half heartedly or try to dodge. A wholesaler once lost a valuable customer just because when he was forced to make up a shortage in a shipment he wrote an ungracious letter saying that he would do so, but that his clerk was sure the goods had been included in the first shipment, that the goods were missing from stock, etc. The customer was a man of unquestioned standing and in this particular instance had the benefit of the doubt. The wholesaler should have yielded gracefully. His action was a more short-sighted policy than a refusal to make up the shortage would have been.

If a defective article is returned, apologize and be sure that a good one is sent immediately, charges prepaid.

When a complaint is that a bill is wrong or that there is a shortage, everything should be checked back, no matter how good a system may have been followed originally.

**Justice to Employes.**—If a complaint entangles a salesman or other employe, treat that person as considerately as you do the customer unless previous offenses have made it necessary to deal with him otherwise. Report the facts and let him explain. Don't decide against him until you have heard his side of the story. Loyalty to employes is as important as justice to customers.

Digitized by Google

Let the complaint man stand in the position of the head of the business and weigh the facts on both sides, making an impartial decision—one that is just to the complainant and just to the firm.

**Courtesy.**—Courtesy should prevail, no matter what the decision may be. Even if a complainant is rather unreasonable and protests frequently, he must be treated considerately and tactfully. The complaint correspondent is a business diplomat; his office is to keep the relations between the firm and its patrons as amicable as possible, while at the same time seeing that all differences are adjusted on a business basis. Often a slight concession may with advantage be made to a person that has suffered inconvenience by reason of delay or mistakes.

**Example of Adjustment.**—As an example of the settlement of a complaint, observe, first, a letter written by a young man to the office of a firm regarding a watch that he had earned by assisting one of the firm's salesmen. The salesman, though a valuable man, had been seriously at fault in delaying so long in delivering the watch and in showing a disposition not to keep his word. The young man had complained once, and the salesman had been apprised of the complaint. He immediately explained, and the young man was assured from headquarters that everything would no doubt be made right, although it was a private arrangement between him and the salesman and one with which the company had nothing to do. But the watch was not delivered, as promised, and this was the next letter the young man wrote:

I have made up my mind that the whole business is a cheat. I earned that watch, and you know it. Mr. Leonard promised that I should have it sixty days ago. He has not only cheated me but lied as well. When you first wrote, I thought you were going to do the square thing and see that I was treated right, but now I believe that you are all swindlers. You can keep the watch, and I hope I shall never hear from you again. But you can rest assured that I shall tell people how you have treated me. This thing won't do you any good. You will wish many times that you had been honest with me.

Digitized by Google

It would be easy to reply to a letter of this kind and to tell the young man that he was unwarranted in writing such a discourteous letter. But he had a real grievance; and this, in substance, was the reply sent to him:

You have good reason for feeling as you do about us, and it is certainly humiliating to have to acknowledge that there has been unnecessary delay in this matter. Yet if you will give us just a few days more, we shall convince you that we are not trying to defraud you. Please have confidence in our intention to treat you right, and bear with us a little longer. We would not deprive you of the watch for many times its cost.

We dislike to trouble you further, but if you do not receive the watch by Monday night next, please notify the writer, using the addressed stamped envelope that we enclose.

We trust our dealings in the future will be so satisfactory that we shall succeed in removing the poor impression you must at present have of our methods.

With best wishes, believe us,

Faithfully yours,

Observe that this reply did not place the blame on the salesman. This would not have improved the situation, and it was best to apologize generally. It was the complaint man's first intention to write the salesman to deliver the watch at once, but on further thought, and on consultation with the general manager, the salesman was asked by a telegram to send the watch by special delivery to the home office, whence it was remailed immediately to the young man. In a few days there came a grateful letter from him, acknowledging receipt of the watch, apologizing for the views he had expressed, and promising that he would do all he could in the future for the interests of the firm.

Digitized by Google

## HOW TO COLLECT MONEY BY LETTER

In this day of ready transference of money through banks and other avenues, by far the greater proportion of business transactions are conducted on the confidence of the seller in the buyer. The extension of credit is a necessity in most selling enterprises, and properly so. Debt, however, is a subject to be handled delicately; often the humble tradesman figuring how he can meet all bills that are due, becomes offended at a harsh or hasty demand for money, and turns his patronage elsewhere.

**Retain the Good Will.**—The correspondent who has charge of the work of collecting dilatory and delinquent accounts has a highly important work. He has need for as much tact and judgment as the correspondent who adjusts complaints; for there is a time to be severe and a time not to be severe. Because extreme measures are sometimes necessary, credit men and collecting departments often make the mistake of using too little tact. On the other hand, it is, of course, necessary to collect money promptly, in order to conduct a business properly. Those who sell have their own obligations to meet. Accounts cannot and should not be allowed to run indefinitely without system. "Short credit makes long friendships," says the credit man of a great Pittsburg concern. The collecting work must be under the management of a man who, while using tact and retaining the good will of customers, still keeps up the collections.

There must be some exceptions to all rules. Few, if any, firms could force all customers to live up to an iron-clad rule regarding the time of payment, and retain them. In some lines of trade and in some localities, it is the custom to discount nearly all bills. In other places, tradesmen in excellent standing are accustomed to pay bills only at the end of 30, 60, or 90 days. Therefore, a firm desiring to have all bills paid in 30 days must, if it does business all over the country, be tactful and allow its rule to stretch at times.

**Ratings.**—An important requisite to intelligent collecting correspondence is a good understanding of the condition and responsibility of customers. The commercial agencies afford

Digitized by Google

ratings, but these ratings—important as they are when no other information is available—form only a part of the information that a collection department should have. A firm on the verge of failure may sometimes have a good rating, and a new concern to which credit may be safely extended, even beyond usual limits, may not be rated as being safe or be rated at all. Information of a general and personal nature and private reports from salesmen are of great service. A salesman who calls often at a place of business is in a position, from observation, to make a safe estimate. One large successful firm, selling direct to grocers all over the United States, allows its salesmen to extend credit almost entirely on their own responsibility; to safeguard against worthless accounts, it requires the salesmen to pay 10 per cent. of the amount when one of his accounts is lost. The plan works well.

Some mail-order concerns require new customers to secure the signatures of several neighbors or business acquaintances to a certificate on the order blank to the effect that the one ordering is trustworthy, able to secure an equal amount of credit at the local store, etc. Other concerns send goods on approval to only those using a business letterhead; but advisable as this might be in some instances, its usefulness as a plan is obviously limited.

**Having Salesmen Collect.**—While the services of a salesman are exceedingly valuable in collecting, because he can act understandingly, it is doubtful that it is good policy to have salesmen collect regularly if it is possible to arrange collections in any other way. Collecting and selling do not go well together; the service that a salesman renders in collecting will usually be offset by a loss in selling. It is better that the salesman should not, except in extreme cases, be a part of the active collecting system. He should contribute to intelligent action by keeping the firm informed. There should be close cooperation between the sales force and the credit department.

**Example.**—Let it be supposed that Jones & Co., of Elmira, N. Y., retail grocers, owe Brown & Co. $200. Brown & Co. require all accounts to be paid in 30 days, and the account is

Digitized by Google

already a day or so overdue. It is obvious that previous dealings, if there have been any, govern action in any given case. It is the 1st of the month, and it is found that Jones usually pays his bills on the 10th; so it is business policy to wait until the 10th has passed. The 10th comes and goes without hearing anything from Jones. If this were the first time Jones had let his account run overtime, Brown & Co. would probably inquire of the salesman or send a "statement rendered." But it seems that Jones has only a fair standing and that he has several times been slow in paying. The balance now due is larger than usual. It seems important to secure payment, and yet Brown & Co. do not want to endanger the trade of Jones & Co. A letter something like this would do:

GENTLEMEN:

We are sending statement to date, and we trust you can let us have this amount at once.

We dislike to inconvenience our customers, but we have bills of our own to meet, and for this reason it is sometimes necessary to press our friends for payment earlier than we otherwise would. It will be a favor to us if you will give this statement immediate attention.

How does the Pepperoid sell? Some of the trade are finding it a first-class seller, not only on account of its good quality but because of the large amount of advertising being done by the manufacturers. We ordered a good stock of Pepperoid in anticipation of duplicate orders. If you would like to have another gross, let us know and we will ship on the day ordered.

With best wishes, we are

Faithfully yours,

If a letter of this kind brings no response, and there still seems no reason for alarm, it would be well, after giving a reasonable length of time for attention to the first letter, to send a second something like this:

GENTLEMEN:

As you know, your account has run for some time over our usual limit. We have to collect money to run our own business, and we hope you can give the account attention without further delay.

Digitized by Google

By the way: we have not received an order of any kind from you for a month or more. We trust nothing about the last shipment was unsatisfactory or that anything has happened to cause you to place your orders elsewhere. If ever there is any fault in our service, remember that we deem it a favor to be advised.

With the expectation of hearing from you at once, we are

Faithfully yours,

**Drafts to Be Used With Caution.**—If a letter like the second brings no response, a firm is certainly justified in drawing on a customer. If the customer refuses to pay, or there seems danger of losing the account by failure, it is then time to act quickly, and perhaps, to send a personal representative. Business men in small towns often object seriously to drafts. Therefore, drafting is a method to be used with caution.

It is difficult to lay down rules, because what would hold good for one business and one class of debtors would not hold good for another, because, also, proper action must be determined largely by the circumstances of each case. Unless there is imminent danger of failure, every effort should be made to ascertain the cause of delay or refusal of payment before proceeding to extreme measures.

Some tradesmen are notoriously slow in paying, and are not sensitive to hints. With such persons, firm and formal requests, drafts, and threats to sue may be used earlier than with others. In all cases, the correspondence should be courteous.

**Legal Steps.**—One prominent New York firm sends out with each of its monthly statements a brief letter that requests the customer to inform the house at once in the event that there should be any error. If payment is not received within a reasonable time, a correspondent writes suggesting that there has been undoubtedly some good reason for the delay, and urging if the delay has been caused by anything for which the house is responsible, that the customer will be kind enough to write immediately. A third letter is a little more insistent, though courteous; and the fourth takes up the matter from an ethical point of view,

Digitized by Google

appeals to the customer's sense of fairness, his pride, etc. If none of these has the desired effect, an attorney in the employ of the company takes the case. It is worthy of note that a letter over the signature of an attorney is often all that is necessary with obstinate and indifferent debtors.

Flattery is a subtle weapon in collecting accounts, as it is in other dealings. One very successful correspondent has a plan of writing a personal letter to a delinquent, saying that his firm has decided to draw on all delinquents in a few days, that he takes the liberty to write to Mr. Blank, believing that he prefers not to be drawn on, and suggesting that if a check is received by the 23d the drafts will not be executed.

It is sometimes a good plan to make a debtor a proposal something like this: "If you will send $100 by the 10th you may wait until the 20th to forward the balance"; but make no promise of this kind that you are not prepared to live up to, for after granting an extension of time you cannot well enforce earlier payment.

**Showing Interest in Customers.**—Many firms hold to the policy of writing letters the day after accounts are due and making formal request for prompt payment. Some do not like to plead the need of money as an argument for payment, and perhaps it is not always a good plan; occasionally, any excuse for pressing payment weakens the demand; but in most lines of business it is better to incorporate some manifestation of interest that will take away from the dunning letter all the disagreeable effects, while retaining all the usefulness of its mission. A resourceful correspondent can always find a logical and pleasant way of pressing collections.

**Suggestive Paragraphs.**—The following are some paragraphs selected from letters used in the collection departments of a wholesale concern and a publishing house selling on the instalment plan:

I shall esteem it a personal favor if you will write to me fully and frankly by return mail.

I trust you will not compel me to refer the matter to a local attorney for attention. Let me hear from you.

If we do not hear from you within 10 days, your contract will, in the regular order of things, pass over to our attorney, and I am really eager to avoid that.

Digitized by Google

Please write to me at once, using the enclosed envelope, so that your letter will come to my personal attention. With kind regards, I am,

As soon as your account is placed in good standing by at least one regular payment, I will send you any one of three books described in the enclosed folder that you may select. When sending your payment, be sure to tell me which one of the books you want.

According to our rule, we shall have to draw on you next Thursday for the amount of your account due on the 10th. Can you send us your check before Thursday? We hope so.

**Discounts.**—The granting of a regular cash discount on short-time settlements nearly always brings good results; but the granting of a special discount to a slow debtor may work as much injury to future business as it does immediate good, unless transactions will thereby be concluded for all time, in which case it is often very effective, as are also premium offers.

## FOREIGN CORRESPONDENCE

The correspondent of today must understand how to answer foreign inquiries. To proceed with the idea that negotiations may be conducted with foreign buyers in the usual American style, is to run the risk of losing many orders—orders that, handled understandingly, might lead to trade amounting to thousands of dollars. A writer in *The World's Work* emphasizes an important truth in the following paragraph:

"Terms cash—Yours truly," do very well in a land where enterprise is synonymous with "hustle" and brevity the soul of business despatch. There is, however, only one such land. In all others, the slap-dash brusqueness of the American business letter is like a strange language. In a word, the style of our ordinary correspondence is too provincial for world commerce. In place of "Yours truly," the Englishman writes, "With sincere esteem, I remain your respectful and obedient servant"; the Frenchman says, "Veuillez agréer, Messieurs, nos très sincères salutations"—"Kindly accept, gentlemen, our very sincere greetings"; the Spanish-American merchant concludes his letter with "Con sentimientos de consideración distinguida somos de

Digitized by Google

Ud. attos. y S. S.," which means, "With sentiments of distinguished consideration, we remain your attentive and sure servants." In all this there is no false note of insincerity, and the manager of any foreign department that ignores these little phrases expressive of an old-fashioned courtesy, so universal as to be conventional in every other country than our own, is likely to convey the impression that he is unacquainted with the style of expression common among gentlemen.

**Value of Knowledge of Foreign Languages.**—American manufacturers and jobbers receive so many inquiries written in foreign languages that a real demand has been created for persons able to conduct correspondence in one or more languages besides English. French, German, and Spanish are the three languages of which knowledge is most often needed, but Italian, Portuguese, Russian, Swedish, Dutch, Japanese, Chinese, and other languages claim attention from North Americans. An enormous amount of commercial correspondence is carried on in German, and French is almost a universal language. Spanish just now is somewhat in the lead among foreign languages in business use in the United States, the freedom of Cuba, the acquisition of the Philippines, the steady investment of capital in Mexico, the operations in the Canal Zone, and the trade possibilities North Americans have seen in the great, rich territory of South America having given it an impetus.

Any correspondent or stenographer with some spare time for study can devote himself profitably to the mastery of one or more of these languages. The business expansion of the United States in coming years will likely be largely in foreign markets, and the ability to converse and write correctly in foreign languages will then be even more than now a business asset—one that will not only insure a high salary, but be a stepping-stone to a position of higher responsibility. Of the three languages first mentioned, Spanish is the easiest to learn; and on account of the similarity between its elemental sounds and those of the English language, Spanish dictation may be taken readily—when the stenographer understands Spanish—in any of the shorthand systems in general use in the United States.

Digitized by Google

For correspondence purposes, it is vastly better to know one language thoroughly than to have a smattering of several, for to fall into error in either letters or circulars is to endanger the esteem of foreign correspondents.

It is highly desirable to answer in French, inquiries that come in French, and to answer in Spanish, inquiries that come in Spanish, but many American business houses do not seem to appreciate the fact. They apparently think that inquirers can as readily get translations of letters written in English as they, in the United States, can secure translations of letters written in foreign languages, but this may not be the case; and if a prospective buyer in Germany sends inquiries to several American concerns, and one answers in German and the others answer in English, it is easy to surmise with which one the buyer will do business, if other things are equal.

It is not good judgment to handle inquiries indifferently because they may not come under seal and written on bond paper. Inquiries that have led to extensive patronage have come to American manufacturers on post cards, scraps of paper, etc. Here, again, it is important to remember that the foreign buyer should not be "sized up" by American standards.

Promptness is as cardinal a feature of successful foreign correspondence as courtesy, and since much time must intervene between letters, a reply to an inquiry ought always to be complete. Descriptions should be full. Prices should be quoted in both American money and the money of the inquirer's country.

**Quoting C. I. F.**—Two most important items in answers to foreign inquiries are the quoting of prices that include transportation and marine insurance, and a statement of the length of time required for delivery. Transportation companies will gladly furnish the necessary information for the first item, thus enabling the correspondent to quote figures that include delivery to the buyer's port; if the buyer is in an inland town, and delivery charges cannot be ascertained for the entire distance, figures should be quoted that include delivery to the buyer's nearest seaport.

Digitized by Google

Too much care cannot be exercised in addressing and in seeing that all mail to foreign correspondents is fully prepaid, for if it is not fully prepaid an amount equal to double the deficiency will be collected on delivery; and the effect of such negligence may be easily imagined.

**Customs Regulations.**—A leading business magazine recently published the correspondence that passed between a furniture manufacturer of the United States and a Mexican buyer, who had to pay a fine of $800 imposed by the custom authorities of Mexico, solely because of the manufacturer's exasperating indifference and failure to comply strictly with the regulations of Mexico regarding imported goods, to which regulations his attention had been expressly called. Many similar instances could be cited. Custom regulations should invariably be observed very carefully before sending anything to a foreign country by mail, the parcels-post system, or otherwise.

It is far-seeing policy to be more than usually courteous, considerate, and attentive to foreign buyers. Such service, and the granting of incidental favors, when possible, is usually bread cast upon good waters.

---

## SUGGESTIONS TO CORRESPONDENTS

**Form Paragraphs.**—Where the same explanations are of frequent occurrence, time will be saved and accuracy increased by the use of form paragraphs. That is, when the correspondent finds that he has to dictate practically the same paragraph in many letters, he should improve it as much as he can and then place it on a list, giving it a serial number. He should keep a copy of this list on his desk and require each stenographer to have a copy. It is well to give appropriate headings, as well as numbers to the paragraphs. The headings will prove useful at times when the correspondent is very busy and cannot recall the number of the paragraph he wishes written. While this method is not to be recommended for very important and particular correspondence, it will be found that in a short time the

Digitized by Google

list of paragraphs will be so complete that all ordinary letters may be answered by its use.

In offices where there are hundreds of letters to be answered daily, time cannot always be spared to dictate each separately, and there is no good reason why it should be done when so many of them cover the same ground. By the use of well-written paragraphs, better letters will be produced than if each were dictated.

Various forms of beginning and ending may be placed on the paragraph list, so that with hundreds of letters it will be necessary only for the correspondent to read them carefully and to write on the letters or on an attached slip the numbers of the paragraphs he wishes used in answering. In this way he will be able to handle several times as much mail as he could by any other plan; and stenographers will be able to do more work.

Of course care must be taken not to use the same paragraphs again in continued correspondence with one person. This can be avoided by having the file copies of letters and all the other correspondence fastened together.

The form-paragraph plan will be found almost a necessity to correspondents having charge of a great deal of work—where it is necessary to entrust many letters to assistants.

Where a great many letters of the same kind have to be written, such as letters of acknowledgment, letters enclosing payments, etc., it is often advisable to have letters printed in the style of the typewritten letter.

**Written Orders.**—Orders from one department to another should be written. This plan not only enables the writer to make his order or his explanation clear, but it puts the information before the recipient in a definite form, so that there will be less chance of misunderstanding or overlooking.

When general orders, such as those to agents or salesmen are sent out, it is a good plan to enclose a typewritten receipt slip with each copy. The receiver of the letter should sign this slip and return it to the office as an acknowledgment. In this way, an executive office may be sure that all persons

Digitized by Google

for whom a price list or a general order was intended have received it.

Where all to whom a letter or an order is addressed are in one building, a communication may be addressed generally by writing all the names in a list at the beginning. A copy should be made for each person and an extra one for the messenger. As the copies are delivered, each person should be required to put his initials opposite his name on the extra copy, which serves as a receipt for the files. This method has the advantage that if it is a letter of criticism, each person receiving it will see that it went to others as well as to himself. He will have less hesitation in consulting the other addressees as to the proper action. Since the addressees are likely to discuss the letter together, there is less likelihood that any one person will misunderstand any part of it.

**Referring Letters.**—It is sometimes a good plan to keep original letters, referring copies of them to third persons when necessary. This does not, of course, refer to letters that belong properly to other departments but to letters that must first receive attention from one person before being sent elsewhere. It is well to acknowledge the receipt of a letter, and advise that it has been referred to some one else when such a disposition has been made of it. Sometimes an inquiry may be referred to the branch office by simply quoting the inquiry in a letter to the branch office.

When a letter is referred to some one else, your acknowledgment of its receipt should not be of a nature to make the person who sent it feel that his letter has been turned over to some one else as a matter of convenience for you, but that the transfer has been made in order that he may receive better service.

In referring an inquiry to a field representative, be sure to send him a copy of what was written to the inquirer, if anything was written. Nothing is a greater hindrance to a salesman than to be in the dark as to what was written in a reply; and a full copy of the letter is better than a mere memorandum. Furthermore, this consideration of the salesman is likely to stimulate his cooperation.

Digitized by Google

**Subject Headings.**—Particularly in long business letters between branch and home offices, it is advisable to write explanatory headings at the beginning of each general subject introduced. Without such headings, it is difficult to refer back to any point in the many pages of solid writing on file.

**Critical Reading of Letters.**—Both correspondents and stenographers should make a practice of reading all letters critically. If mistakes cannot be corrected neatly, it is better to have a clean copy made.

**Miscellaneous.**—The use of letterheads and envelopes of different color for different branch offices or for different departments is sometimes helpful to time-saving management. If the main office files by subjects, it is well for correspondents in branch offices to write a separate letter for each subject treated.

It facilitates prompt attention if, in addressing letters to large concerns, the title of the department for which it is intended, such as "Credit Department" or "Advertising Department," etc., is placed near the beginning of the letter. Where a letter requests that a certain department be addressed in replying, it is well to comply.

It is often a good plan to put the title of the department also on the outside of the envelope, as, for instance, in addressing the editorial department of a newspaper; for not all concerns have a central department for the opening and distribution of mail, and with such a notation on the envelope, the letter will likely be carried straight to its destination.

It is a good general rule to address letters to the firm when they relate to the business of the firm. If you desire personal attention by some one, let the name of that person appear on the letter, not on the envelope. Letters addressed to firms will be referred to the proper persons, and it is well to remember that many concerns request that the firm, and not individuals, be addressed.

Where a received letter is very important, it is well to keep the original envelope. Sometimes letters are not mailed for several days after they are dated, and in the case

Digitized by Google

of a delayed order or shipment, the envelope bearing the original postmark may throw light on a dispute or a mystery. The envelope is often a valuable bit of evidence in a suit. Envelopes may be split at the sides, so as to take up no more room in the files than a letter sheet.

Mail circular letters to busy people so that they will not be received on Monday.

Initialing a letter or writing an individual signature under the typewritten firm signature gives an individuality that would otherwise be lacking. If it is impracticable to sign all letters personally, use a rubber stamp rather than end out uninitialed typewritten signatures. A better method is to train an assistant to write the full signature or at least an initial signature under the typewritten one.

Printers in nearly all of the large cities can furnish good imitations of typewritten letters and a ribbon with which the names and addresses may be inserted in the same color and shade of ink. There are some slight differences in types, and if the inserting of the names is to be done on the Remington typewriter, be sure that the printer uses the Remington style of pica type in setting up the letter, and not the Smith Premier, the Underwood pica, or some other style.

Postal cards may be used freely and with economy for certain kinds of acknowledgments and notices. Gas companies, tax offices, etc. use them in sending out simple statements of accounts; but postal cards cannot be used legally for aggressive dunning,

It is worthy of note that the use of a post-office box as an address often excites suspicion, especially in the mail-order business. A street address is better.

Do not send Canadian correspondents United States postage stamps to use in replying. Canadian stamps are required for letters mailed in Canada. United States stamps are required for letters mailed in the United States and will take such letters into Canada.

A social letter, even between business men, should be pen written. A typewritten letter of condolence or one of congratulation about a personal event, such as a marriage, would show very poor taste.

Digitized by Google

When dictating to the stenographer, speak so that he may hear distinctly. Spell out, without waiting to be asked, any unusual words—especially proper names.

Unless you are a poor punctuator and the stenographer is a good punctuator, it is best to dictate all desired punctuation.

If you are in doubt as to whether or not a statement is clear, ask the stenographer how he understands it.

Instruct new stenographers to ask about doubtful places in their notes rather than to risk spoiling long, important letters.

Dictate as early in the day as possible so as to give stenographers time to do their work properly. In this way you will get better service and cultivate better working dispositions. You can get the most from your helpers by giving them the consideration and the compensation they deserve. Show your assistants that you have confidence in their ability. Nothing shows smallness so plainly as an unwillingness to trust assistants.

It will be a guide for your stenographers if you will prepare some model forms showing the arrangement that your prefer for your letters. It is also a good plan to prepare a "style sheet," such as is used in printing offices, covering various points that you wish observed. By adding to this from time to time, it will become an index to the style of the office and be of great assistance, especially to new employes.

In large concerns there is much need for diplomacy among the workers. Several hundred employes will include men of every temperament, hasty men and deliberate men, narrow-minded and liberal men. Unless you are sure you can help the other man and ought to help him, you are serving yourself and doing him a good turn by leaving his work entirely alone. If you press a suggestion and it develops poorly, the blame will come back to you.

When something comes to you for action that belongs elsewhere, pass it along to the proper person. Let the responsibility go where it belongs. If it is the other man's work, he has the right to handle it or direct how it shall be handled.

Digitized by Google

It should be an object to make the work of others pleasant, but your first duty is to transact business properly, to make money for the company. You do your employers injustice if you long permit incompetence, idling, or improper methods. Be vigilant to correct everything of the kind.

Be careful in writing about competitors or the responsibility of others.

Remember that a letter may constitute a valid contract. Therefore, be guarded in making promises.

# TYPEWRITING

## GENERAL INSTRUCTIONS

**Care of the Machine.**—Good typewriting cannot be done with a poor machine or a dirty one. Have a cover to put over the typewriter when it is not in use; nothing injures it more than to leave it where dust can settle on the bearings. Lay a newspaper over it if there is nothing better at hand.

Do not let the machine rust or squeak through lack of oiling, but do not go to the other extreme, as some operators do, and oil too frequently or too heavily. The small bearings should be oiled very lightly about once a month by dipping a straw or splinter in oil and touching them. Cleaning is more important than oiling. A piece of chamois is excellent for rubbing off dirt and surplus oil and keeping the rods bright. A long-handled brush is very handy for getting the dirt out of nooks and bearings hard to reach in any other way.

There's no excuse for dirty type faces. Brush them every morning and as often thereafter as may be necessary for clean, clear-cut work. When the ribbon is new, the necessity for frequent brushing is more imperative.

When the alinement of the type becomes poor, have the machine repaired at once. Nothing, except careless work, makes a worse appearance than a sheet written on a typewriter out of alinement.

Digitized by Google

## METHOD OF OPERATING

Typewriting is an art, though a neglected and a much-abused one. Time is saved in the end by adopting a scientific system of fingering the keyboard and mastering it before trying to write letters. Just as a person with no knowledge of music can "pick out a tune" on a piano with the use of one or two of the fingers of each hand, so can a beginner make apparent progress in typewriting with the use of his first and second fingers only, but in both music and typewriting, persistent practice of a correct system of fingering is much more likely to bring ease and speed.

The *all-finger system* of fingering is now generally conceded to be the best. Out of it has grown *touch typewriting*, about which so much is said nowadays, and which means typewriting without looking at the keys.

The ability to do high-grade work without giving any attention whatever to the keyboard of the machine is an accomplishment possessed by few, but by adopting the all-finger system and practicing it persistently while keeping your eyes away from the keyboard, your fingers will soon become trained to perform their respective duties instinctively—almost automatically. They will learn to find the keys by position, by touch, and with your eyes free nearly all of the time, you will be able to do much faster work.

**Work of the Various Fingers.**—The diagram of Fig. 1 shows a division of the single keyboard and an assignment of duty to the fingers that has been adopted very generally by teachers of typewriting. Many single keyboards have an extra row of keys at the right. These extra keys are used only occasionally and should be operated by the right fourth finger. Practice will make the third and fourth fingers capable of almost as much service as the two stronger ones. If the machine is of the shift-key type, use the left fourth finger (which some know better by the name "little finger") for the shift key. When the fourth finger is holding down the shift key, do not bring the right hand over into the territory of the left hand; in such case, let the third left finger do the work usually done by the fourth, and let the second

Digitized by Google

finger do the usual work of the third finger, in addition to its own. This may seem awkward at first, but it will soon become easy. In making a period at the end of a sentence where another sentence is to follow, hold the shift key down until the two spaces have been made; then no second depression of the shift key will be necessary for the capital letter of the new sentence. These directions for the use of the left fourth finger for the shift key are given on the assumption that the left shift key will be used almost exclusively—which plan most operators have found to be best. Unless the right-hand shift key is what is known as a "lock shift," it is of little use.

Hold each finger strictly within its proper range of work. Always use the right thumb for striking the space bar.

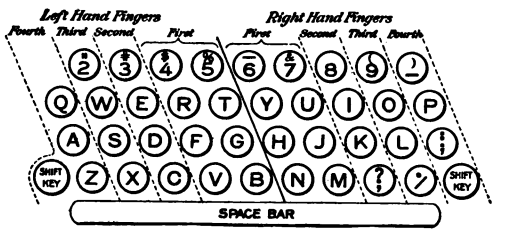



FIG. 1

**Additional Hints.**—A common fault of typewriter operators is that of pounding the keys. From the appearance of the platens of most typewriting machines it would seem that a great proportion of typewriter operators were blacksmiths before learning typewriting. There is no need for much force. The hands should be kept as close to the keyboard as possible, and the fingers should be lifted no higher than is necessary in order to reach for the keys. Keep the wrists up and the hands "brooding," as it were, over the keys. The proper movement from one key to another is well suggested by the word "glide." Cultivate a light, even touch.

Digitized by Google

The keys for the punctuation marks should be struck even more lightly than others, for these small type faces cut through the paper if much force is used. When the reverse side of paper of ordinary thickness shows type impressions clearly, it is an indication that too much force has been used.

Do not use both hands to return the carriage to the end of a line. A thorough command of the keyboard is best attained by keeping the hands as much as possible in their proper positions, down close to the keys. During pauses, it is well to let the right fourth finger rest lightly on the letter P or the semicolon and the left fourth finger on the letter A.

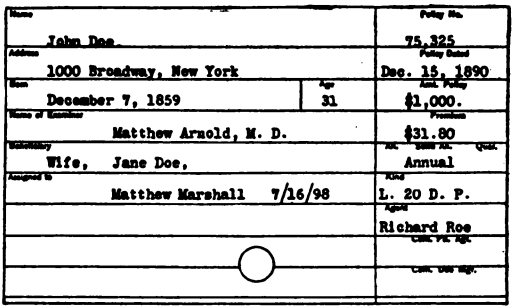



FIG. 1

By maintaining the proper hand position and persisting in looking away from the keyboard while writing, any operator can soon become skilful enough in touch typewriting to do most of his work while keeping his eyes on copy or notes. This skill, a light touch, and a steady pace in the fingering, are the secrets of speedy, neat typewriting.

**Usefulness of Tabulating Typewriter.**—In every large office there should be at least one special tabulating machine with a wide carriage for the handling of statements, reports, etc. These documents can be made in smaller space, more neatly, and more legibly, and can be duplicated more accurately

Digitized by Google

and quickly than is possible by the older handwriting process.

### TYPEWRITING ON CARDS

Much card work is now done on typewriting machines. Special devices for holding cards make it comparatively easy to insert the cards and to write close to the edges.

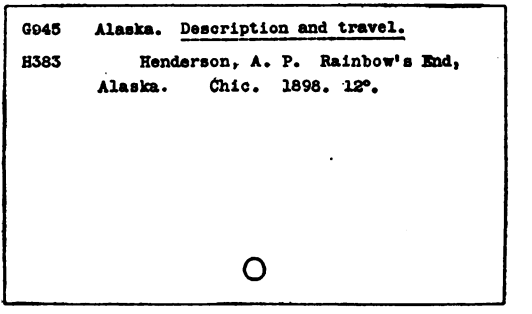



FIG. 2

The result is a more legible record than the pen-written one. Such institutions as libraries use the typewriter freely in making records. A black record ribbon is preferable for card work. Figs. 1 and 2 show examples of typewritten cards.

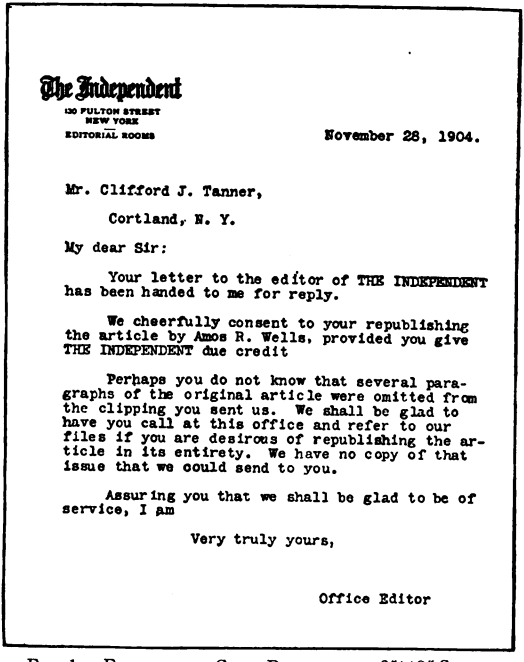
## GENERAL SUGGESTIONS

Typewriting should not be on both sides of the paper in business-letter work. In writing wills and contracts, the typewriting may be on both sides as a means of preventing additions.

Black record ribbons are best where permanency is desired. Purple copying and blue copying ribbons are popular for business correspondence. In general work, it is a good plan to keep half of a record ribbon and half of a copying

Digitized by Google

ribbon on the machine—fastened together. Ribbons are now made that are half record and half copying. There is also a ribbon made with the width in three sections, a copy-



The Independent
130 FULTON STREET
NEW YORK
EDITORIAL ROOMS

November 28, 1904.

Mr. Clifford J. Tanner,

Cortland, N. Y.

My dear Sir:

Your letter to the editor of THE INDEPENDENT has been handed to me for reply.

We cheerfully consent to your republishing the article by Amos R. Wells, provided you give THE INDEPENDENT due credit

Perhaps you do not know that several paragraphs of the original article were omitted from the clipping you sent us. We shall be glad to have you call at this office and refer to our files if you are desirous of republishing the article in its entirety. We have no copy of that issue that we could send to you.

Assuring you that we shall be glad to be of service, I am

Very truly yours,

Office Editor

FIG. 1. EXAMPLE OF GOOD BALANCE ON 6″×9″ SHEET

ing section for letter work, a record section for record work, and a red section for accounting work—where it is helpful both to appearance and understanding to have credits in

Digitized by Google

red; but this tricolor ribbon cannot be used on all typewriters.

A dim ribbon will do better if it is turned over.

Striking the letter X over errors mars the appearance of typewriting work and is excusable, if anywhere, only where many carbon copies are made on thin paper. You may strike e, p, b, or d over o or c; h over n; y over v; t over i; but never resort to expedients of this kind except when making a large number of carbon copies. Never strike one figure over another even when making carbon copies.

A period may be changed to a comma, a semicolon, or a colon by drawing the carriage back and striking the desired point on top of the period.

On the older styles of shift-key machines, the numerator of a fraction may be lifted slightly above the usual line of writing by depressing the shift key a very little and holding it firmly while the figure is struck.

Make your erasures neatly. It is possible to make erasures so that they are hardly noticeable.

In copying important papers, lines of figures, etc., it is well to use a line marker to avoid the possibility of omitting or transposing a line. A ruler will do; slip it down as you copy each line.

## CORRECT FORM AND STYLE

Like printers, different business men hold different views about what is best in form and style. Not even in such matters as spelling and the division of words do all agree, some looking to the Standard Dictionary as an authority, others following the Century, still others holding to the forms of Webster, and so on. The sensible stenographer will be quick to ascertain these preferences and to conform graciously to them.

**Paper.**—Paper of almost any small size may be used on the typewriter, but the most convenient sheet for letters is that which is 8½ or 9 in. wide by 11 or 11½ in. long. With élite-type machines—machines fitted with type a little smaller than the usual style—notes and short letters may be

Digitized by Google

written very neatly on sheets 5½ or 6 in. wide by 8½ or 9 in. long. See Fig. 1. Never use for a letter a sheet that has been cut, torn, or soiled.

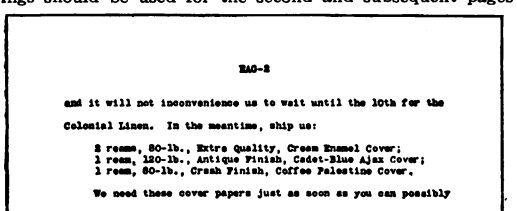
**Address.**—Every letter should show the full address of the writer unless it is certain that the person to whom the letter is sent has the address. When possible, a sheet with a printed heading should be used for the first page of a business letter. If only plain paper is available, the address of the writer may be neatly typewritten on the right, just ahead of the date, if no street address is necessary, as

Heathsville, Va., March 20, 1910.

If there is a street address, the better arrangement is

1120 Ash Street, Scranton, Pa.,
March 20, 1910.

**Second and Third Pages.**—Sheets without printed headings should be used for the second and subsequent pages


MAC-2

and it will not inconvenience us to wait until the 10th for the

Colonial Linen. In the meantime, ship us:

2 reams, 80-lb., Extra Quality, Cream Enamel Cover;
1 ream, 120-lb., Antique Finish, Cadet-Blue Ajax Cover;
1 ream, 60-lb., Crash Finish, Coffee Palestine Cover.

We need these cover papers just as soon as you can possibly

get them to us, and in view of the fact that we are giving you

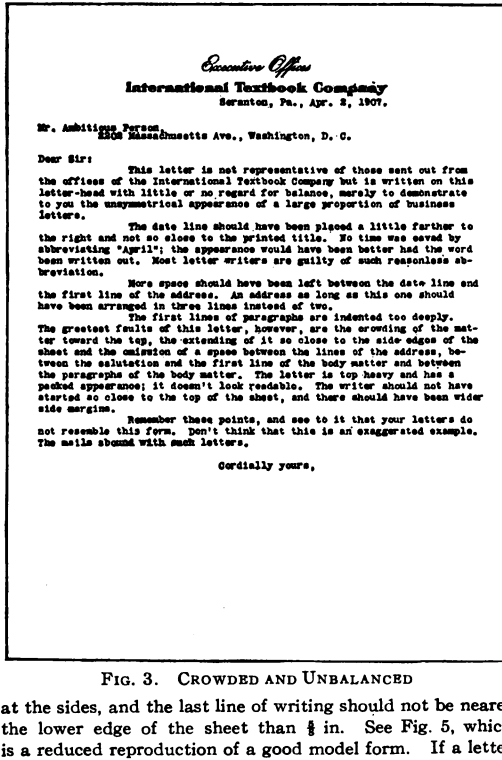
FIG. 2

of letters, and the initials of the person addressed and the page number should be written on each sheet after the first, about ¾ in. from the top edge. See Fig. 2. Three single spaces should then be made before beginning the first full line of writing. Stenographers often err in placing the two or three lines of a second sheet at too great a distance from the top edge. The blank space at the top should not be greater than 1½ in. at the most.

**Balance.**—The secret of good effect in a typewritten letter lies in the balancing of matter on the sheet. A small amount of typewriting written single spaced and crowded toward

Digitized by Google

the top of a sheet is inartistic. See Fig. 3. This form and the form reproduced in Fig. 4 show the poor effects when no regard is had for balance. There should be ample margins



Executive Offices

International Textbook Company

Scranton, Pa., Apr. 2, 1907.

Mr. Ambitious Person,
1208 Massachusetts Ave., Washington, D. C.

Dear Sir:

This letter is not representative of those sent out from the offices of the International Textbook Company but is written on this letter-head with little or no regard for balance, merely to demonstrate to you the unsymmetrical appearance of a large proportion of business letters.

The date line should have been placed a little farther to the right and not so close to the printed title. No time was saved by abbreviating "April"; the appearance would have been better had the word been written out. Most letter writers are guilty of such reasonless abbreviation.

More space should have been left between the date line and the first line of the address. An address as long as this one should have been arranged in three lines instead of two.

The first lines of paragraphs are indented too deeply. The greatest faults of this letter, however, are the crowding of the matter toward the top, the extending of it so close to the side edges of the sheet and the omission of a space between the lines of the address, between the salutation and the first line of the body matter and between the paragraphs of the body matter. The letter is top heavy and has a packed appearance; it doesn't look readable. The writer should not have started so close to the top of the sheet, and there should have been wider side margins.

Remember these points, and see to it that your letters do not resemble this form. Don't think that this is an exaggerated example. The mails abound with such letters.

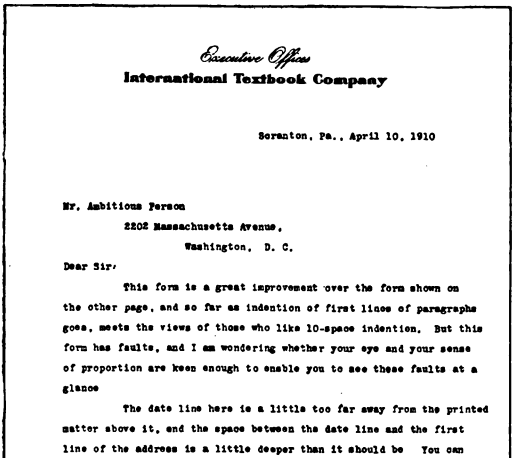
Cordially yours,

FIG. 3. CROWDED AND UNBALANCED

at the sides, and the last line of writing should not be nearer the lower edge of the sheet than $\frac{1}{2}$ in. See Fig. 5, which is a reduced reproduction of a good model form. If a letter

Digitized by Google

is written with wide side margins, the blank margin at the bottom should be correspondingly deep; in other words, the blank space should constitute a kind of frame for the



*Executive Offices*
**International Textbook Company**

Scranton, Pa., April 10, 1910

Mr. Ambitious Person
2202 Massachusetts Avenue,
Washington, D. C.

Dear Sir:

This form is a great improvement over the form shown on the other page, and so far as indention of first lines of paragraphs goes, meets the views of those who like 10-space indention. But this form has faults, and I am wondering whether your eye and your sense of proportion are keen enough to enable you to see these faults at a glance

The date line here is a little too far away from the printed matter above it, and the space between the date line and the first line of the address is a little deeper than it should be You can see, I am sure, that there is a sort of unpleasing blank appearance about the top portion of this letter Therefore, remember that while the body matter of a letter should not appear to be massed toward the top of the sheet, it should be close enough to appear connected

Note, too, that the typewriting extends too close to the right edge of the letter sheet. When the blank margin at the left is ample that at the right should not be "skimpy."

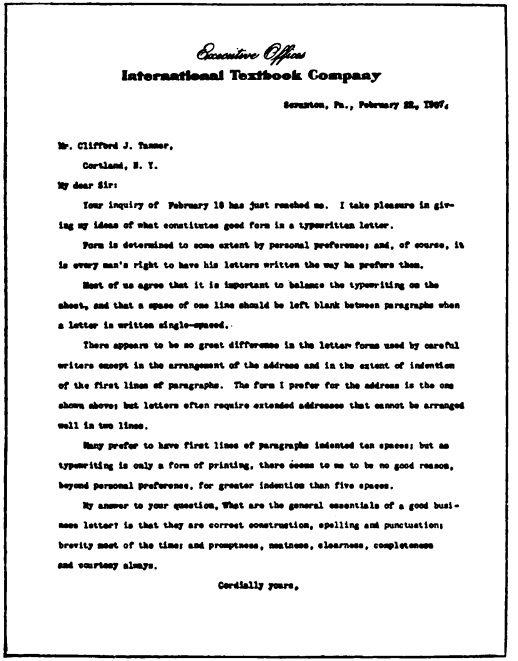
Cordially yours,

FIG. 4. TOO MUCH SPACE AT TOP

typewriting. The wide side-margin effect is especially helpful to short letters. In using the standard-width typewriter paper, if the left marginal stop is set at 5 of the scale

Digitized by Google

and the writing is not continued beyond 70, the margin will be good: this refers to the scale 72 spaces long; some machines have longer scales. Fig. 6 shows other good forms.



*Executive Office*

**International Textbook Company**

Scranton, Pa., February 28, 1907.

Mr. Clifford J. Tanner,
Cortland, N. Y.

My dear Sir:

Your inquiry of February 18 has just reached me. I take pleasure in giving my ideas of what constitutes good form in a typewritten letter.

Form is determined to some extent by personal preference; and, of course, it is every man's right to have his letters written the way he prefers them.

Most of us agree that it is important to balance the typewriting on the sheet, and that a space of one line should be left blank between paragraphs when a letter is written single-spaced.

There appears to be no great difference in the letter forms used by careful writers except in the arrangement of the address and in the extent of indention of the first lines of paragraphs. The form I prefer for the address is the one shown above; but letters often require extended addresses that cannot be arranged well in two lines.

Many prefer to have first lines of paragraphs indented ten spaces; but as typewriting is only a form of printing, there seems to me to be no good reason, beyond personal preference, for greater indention than five spaces.

My answer to your question, What are the general essentials of a good business letter? is that they are correct construction, spelling and punctuation; brevity most of the time; and promptness, neatness, clearness, completeness and courtesy always.

Cordially yours,

FIG. 5. WELL-BALANCED LETTER

The right-hand margin of typewritten matter cannot conveniently be made even, but it should not be too uneven.

Digitized by Google



Philadelphia, Pa., April 10, 1904.

O'Connor and Company,
New York, N. Y.

Gentlemen:

Please quote us your best price on ten thousand (10,000) engraved letter heads like enclosed sample. We will furnish the plate for the engraving.

The quality and weight of the paper must be as good as that of sample; we prefer the identical stock if it is possible to procure it.

Awaiting your estimate, we are

Very truly yours,

Enclosure.

---

EIM-FBC

Brooklyn, N. Y., September 17, 1904.

Mr. John Williamson,
Boston, Mass.

Dear Mr. Williamson:

Your favor of the 3d is just at hand. The owner of the lot at 166 East Second Street asks $2,100 for his property -- $1,000 cash and the balance on mortgage. If this figure is anything to your liking please come over for a talk.

I think the lot is clearly worth the price asked. The section is building up very rapidly and none but the best class of dwellings are being erected. Give the matter consideration and let me hear from you.

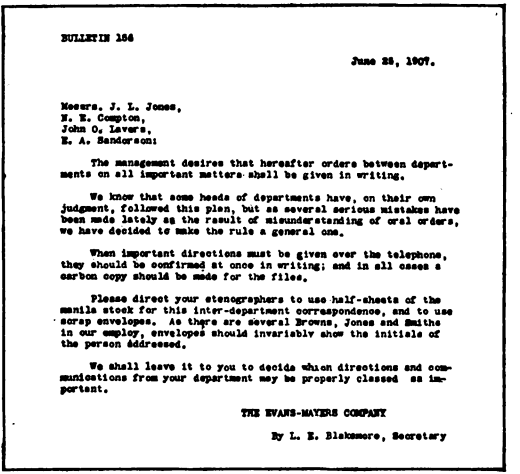
Sincerely yours,

FIG. 6

Digitized by Google

**Paragraphing.**—Correct paragraphing is a great aid to good appearance as well as to proper understanding. From a grammatical point of view, a new paragraph should not be started until the subject changes or a new treatment of the subject is introduced; but if practicable, have a full page consist of not less than three paragraphs.

**Spacing.**—Single spacing seems to be more popular for circular letters than for regular business correspondence.



BULLETIN 186

June 28, 1907.

Messrs. J. L. Jones,
H. R. Compton,
John O. Levers,
E. A. Sanderson:

The management desires that hereafter orders between departments on all important matters shall be given in writing.

We know that some heads of departments have, on their own judgment, followed this plan, but as several serious mistakes have been made lately as the result of misunderstanding of oral orders, we have decided to make the rule a general one.

When important directions must be given over the telephone, they should be confirmed at once in writing; and in all cases a carbon copy should be made for the files.

Please direct your stenographers to use half-sheets of the manila stock for this inter-department correspondence, and to use scrap envelopes. As there are several Browns, Jones and Smiths in our employ, envelopes should invariably show the initials of the person addressed.

We shall leave it to you to decide which directions and communications from your department may be properly classed as important.

THE EVANS-MAYERS COMPANY

By L. E. Blakemore, Secretary

FIG. 7

Double spacing is generally preferred when the letter can be written double spaced on one sheet. When double spacing would require two sheets for the letter, some prefer that it be written single spaced and placed on one sheet. By glancing over his notes and estimating the length of a letter, the stenographer will be able to arrange it better. A second sheet with only one line or two lines on it does not look well,

Digitized by Google

and if a letter seems likely to run out that way, it is better to have wider side margins and force three or four lines over to the second sheet.

The space of one full line should always be left blank between paragraphs of single-spaced matter. See Fig. 7. It is a good arrangement to have items single spaced in a double-spaced letter, that is, such items as those of goods ordered. See Fig. 2.

**Date.**—Be sure to date the letter. Do not abbreviate the month when dating. Never write a form like 5/10/09 for a date if there is room and time to write the date in full. Not every one can tell at a glance what month the fifth month is. Besides, the method in Great Britain is to write the number of the day before the number of the month; therefore there might be occasions when 5/10/09 would not be clear. There seems hardly any excuse for such abbreviations as these in letters.

After writing the date, if you are using a full letter sheet, make four single spaces (two pulls of the line lever when set for double spacing) before writing the name and address; sometimes printed letterheads require the operator to space down still farther before writing the name and address.

**Name and Address.**—When possible, write the name and address on the letter sheet in two lines, with one full space between the lines. If the street and number is included and the firm name is rather long, three lines will be necessary and *Street* or *Avenue* in the second line of the address may be spelled out to make the lines balance. The office files usually contain the street address of all regular correspondents, and in such cases the address on the letter sheet may be written as

Mr. James L. Mayo,
Worcester, Mass.

If, however, the addressee is not a regular correspondent, be sure to put his street and number in the address so that it will be on record in the office. The following form is a good style to follow where the addressee has a title:

Mr. Robert C. Sommers,
President, FIRST NATIONAL BANK,
Pinehurst, North Carolina.

Digitized by Google

If a title is short, it may follow the name on the first line.

In business letters, the address of the person to whom the letter is written should be placed at the beginning of the letter. In official letters, social letters, and letters of a social-business nature, the address may be written either at the beginning or at the end of the letter a little below the signature, thus:

Respectfully yours,

Edwin C. Madden,

Third Assistant Postmaster-General.

To Mr. Oscar Loderick,
Plymouth, Pa.

Both *Mr.* and *Esq.* should not be used in addressing; if one is used, omit the other. But either *Mr.* or *Esq.* may be used properly when *senior* or *junior* (abbreviated *Sr.* and *Jr.*) is added to names. And it is permissible to write *Mr. Thomas Brown, President.*

Each part of the address on the letter sheet except the last should be followed by a comma, but no comma should ever come between the number of a street and the name of it. Some writers prefer to follow the last item, which is usually the name of the state, with a semicolon, using a period and a semicolon if an abbreviation is used. Others use no mark. The general practice is to use the period, as shown in the examples on page 208.

**Miscellaneous Points.**—Follow *Dear Sir* and *Gentlemen*, when used as salutations, by a colon only; the hyphen formerly placed after the colon is now usually omitted. In Great Britain, it is the practice to place a comma after the salutation. Start the salutation at the extreme left of the scale used.

In writing *Dear Sir* as a salutation, capitalize both words; in writing *My dear Sir*, do not capitalize the middle word; "dear" in *My dear Mr. Smith* should not be capitalized. Capitalize only the first word of closing phrases such as *Yours respectfully, Sincerely yours*, etc.

Digitized by Google

The practice of some writers in beginning a letter as *Replying to yours of the 10th*, and placing a period after *10th*, is not justified. The words constitute a clause, not a sentence; a comma, a semicolon, or a colon could be used correctly, but not a period.

There is a tendency at the present time to eliminate paragraphing and to begin all lines flush with the left margin, thus:

Mr. S. Roland Hall,
816 Taylor Avenue,
Scranton, Pa.
Dear Sir:
Answering your question about, etc.,

There is little to say in favor of this style. It is radical and is used only by those who long for "something different." The elimination of the paragraph throws the upper part of the letter out of balance.

Opinion is divided on the question of whether it is better form to indent paragraphs five spaces or to indent them ten spaces. While there seems no good reason for greater indention than five spaces, the stenographer must be guided by the preference of the one for whom he writes. See Fig. 5.

If a new paragraph must be started near the end of a sheet, there should be at least two lines written before the matter is carried over. The last line of a paragraph should not be carried over to another sheet. The effect at the top in Fig. 2 would have been inartistic had only the short line—now shown as the second line—been brought over.

Do not begin a paragraph or a sentence with figures. In letters treating of mechanical matters it is sometimes necessary to use figures extensively, and in law work both figures and words are often employed to insure accuracy; but, as a general rule, amounts less than one hundred are better in words than in figures. This ruling would not, of course, apply in tabulating and account work. There are exceptions to nearly all rules, and in such an expression as *from fifty to one hundred and fifty feet*, if one amount is

Digitized by Google

expressed in figures, the other should be also; and where a number is referred to as a number or figure, it should not be written out. It would be the best form, for instance, to write *He had room 30.*

Indefinite sums, such as *fifty or sixty dollars*, should be expressed in words. *Ten cents* is a better form than *10c.* unless the work is in the nature of tabulating or there are many quotations of prices. It is not a good plan to write *$0.50* in the body matter of a letter; *fifty cents* is less likely to be misread.

It is well to remember that *o'clock* is not written with a capital *O*.

In writing dimensions and specifications, such forms as *8 × 10, 8-foot, 10-point*, etc. are recommended.

In Great Britain, the spelling of many words is different from American forms: *Check* is usually written as *cheque; favor, endeavor*, and other such words are written with a *u* before the *r*, as *favour*, etc.

Do not use figures in the body matter of telegrams. Write the amounts or numbers out in words. In addressing envelopes, use forms like *212 Second Street, Southeast*, and the number of the house will not be confounded with the name of the street.

On typewriters with Universal keyboards, use the small l (not capital I) for the figure 1, and the capital O for the cipher unless the machine has a cipher.

Do not quote the names of steamers and yachts unless it is necessary to do so in order to avoid confounding them with similar names of cities, states, etc. Names of books not well known should be quoted, but not the names of such books as the Bible, Pilgrim's Progress, Robinson Crusoe, etc. unless clearness requires the quotation marks.

As typewriting machines ordinarily have no Italic letters, in writing the titles of magazines and newspapers, either use capitals for the first letter of each of the principal words (always the first and the last) and underscore the entire name, or write the entire title in capitals. Examples: The Garden Magazine, THE NEW YORK TIMES. Do not quote such names. Where *The* is a part of the title and

Digitized by Google

an exact citation is made, capitalize *The;* but in body matter *the* may ordinarily be written with the small *t*, as *According to the Times*. When a newspaper does not include the name of the city in its title and it is desired to write the name of the city in connection with the title of the paper use all capitals for only the title name; the *Evening Star* of Washington would thus be referred to as the **Washington EVENING STAR.**

Do not use the sign (%) for per cent. in one place and write *per cent.* out in another. Be consistent. If you capitalize a given word in one place, do so everywhere in the letter unless the word changes its significance.

In closing with such an expression as *I beg to remain Yours truly*, no comma should be placed after *remain*. If, however, the expression is *I beg to remain, with best wishes, Yours truly*, the phrase *with best wishes* should be cut off by commas.

Do not write *Yours &c.* or abbreviate any closing phrase.

Always leave plenty of room for the signature to the letter. Personal signatures should not be typewritten unless the communication is an impersonal bulletin or circular; but a firm name may be typewritten and the pen signature or the initials of the dictator written through or under the typewritten name. The best style for the typewritten company signature is the all-capital form. See Fig. 7.

Write *Enclosure* in the lower left corner of a letter when there is something to be enclosed, and heed this reminder before sealing the envelope. If there are two enclosures, the reminder may be written as *Two Enclosures*. Such reminders may be made specific by writing forms like *Enclose price list*, etc.

It is customary in most offices to make a notation in the upper left corner or lower left corner of the sheet, showing by whom, and often to whom, the letter was dictated. *Dictated by S. R. H., LMD—CEH* and many other forms are used. These notations are of most service in offices where there are many correspondents and many stenographers and where it is often necessary to determine who dictated and who transcribed a given letter.

Digitized by Google

## THE DIVISION OF WORDS

A simple rule in general use in printing offices permits the division of words on any syllable that will be the most convenient for the proper spacing of the line, except that it is not considered good practice to leave a syllable of only one letter at the end of a line or to carry over to the next line a last syllable of two letters, as *ly* or *ed*. The effect is especially objectionable when a paragraph ends with a syllable of two letters in the last line. In some printing offices it is not permissible to divide a word on the first syllable of two letters, as *re-member*, except in narrow measure work—i. e., composition in which the lines are narrow. By following this practice in typewriting, a stenographer will not be liable to criticism.

Words in which the first syllable is composed of one letter, as in *a-bide*, *a-gain*, *a-part*, *a-ble*, *o-ver*, etc., should not be divided, neither should words of only four letters, as *also*, *dual*, etc., or words consisting of one syllable, no matter how long. Therefore, it is not permissible to divide such words as *wrought*, *through*, *chance*, and even in the plural forms like *chances* it seems better to keep the entire word on one line than to divide as *chan-ces*. Words like *charged*, *drowned*, pronounced as a single syllable, should not be divided.

A large amount expressed in figures may be divided on any group of three figures, but the comma between the groups on which the division is made should not be carried over to the next line with the group it precedes. When the first part of the amount is expressed by but one or two figures, it should not be separated from the following group of three figures, neither should the decimal part of an amount, as .50, be separated from a whole-number part.

Such abbreviations as *A. M.*, *P. M.*, etc. should never be separated by placing the first letter of the abbreviation at the end of a line and the second letter at the beginning of the next line. It is sometimes necessary to separate two abbreviated honorary titles, as D. D., LL. D., following a person's name, but it is well to avoid this separation when it can be done conveniently.

Digitized by Google

Authorities differ as to the proper syllabication of a great many words, and it frequently happens that the division of a word as given by one dictionary is not sanctioned by another. For instance, one dictionary gives the divisions of the words *baking* and *dancing* as *ba-king* and *dan-cing*, while others give the divisions of the same words as *bak-ing* and *danc-ing*. A stenographer cannot be expected to be familiar with all authorities, therefore, he should follow the usage of the dictionary he prefers, unless directed otherwise by his employer.

In dividing words such as *knowledge*, *children*, etc. it is well to consult the dictionary so as to be sure of the syllabication. For example, many stenographers, doubtless because of writing the word *know* frequently, divide *knowledge* as *know-ledge*, whereas the correct division, according to the accepted pronunciation, is *knowl-edge*.

---

## THE COMPOUNDING OF WORDS

Of the many questions concerning the correct use of English, there is no question more perplexing than that having reference to the compounding of words. Two or more words may be so closely associated in their meaning or use as to require their union also in form. This may be done by writing them together as a single word, called a *solid compound*, as *keyboard*, *underrate*, *overcoat;* or hyphens may be used, and a *hyphened* or *hyphenated compound* made, as in *laughter-loving*, *easy-mannered*, *twenty-five*, etc. Obviously, there are only three ways in which two words may be written; separately, with a hyphen between them, and as one solid word; as *post man*, *post-man*, *postman*. It is not always easy to decide whether a term should be written as two words, as a hyphened compound, or as a solid compound.

The closeness of association between words used together in speech or writing is of every degree, and does not remain constant. Moreover, when general usage has sanctioned the writing of a term as a hyphened or as a solid compound, it

Digitized by Google

does not follow that all similar terms will be compounded in the same way. For instance, one dictionary gives *corn-meal* as a hyphenated word and *oatmeal* as a solid word. Usage changes with time and varies with locality, and cannot be controlled by fixed rules, however desirable that may be. Up to within recent years, *today* and *tomorrow* were seldom or never written as solid words, while now it is a well established custom so to write them. The changes, however, are not always from the hyphenated to the solid form. Terms like *one-half*, *two-thirds*, *twenty-five*, etc. were, until recently, almost invariably written with the hyphen, but lately there is a tendency to write such expressions as two words, and the practice may in time become general.

The English spoken and written in Great Britain is in many respects different from the English of her colonies and from that of the United States; and in the United States, there are in the various sections noteworthy differences in the language of even cultured people. What is considered good usage on the Atlantic Slope is not always so regarded on the Pacific Slope; and the language and preferences of educated people in the North differs much from that of the same class in the South.

There are so many exceptions to the rules that grammarians and lexicographers have formulated, and the rule makers have themselves been so inconsistent in their own compounding, that their rules are of little value. One of the latest and best dictionaries gives these two rules:

1. All words should be separate when used in regular grammatical relation and construction, unless they are jointly applied in some arbitrary way.

2. Abnormal association of words generally indicates unification in sense, and hence compounding in form.

The difficulty in applying these rules is that not all people will agree as to what is "regular grammatical relation and construction," and both "arbitrary way" and "abnormal association" leave more than is desirable to the judgment of individuals, if uniformity is to be promoted.

Considering the differences in opinion as to good usage that will be found by consulting different dictionaries and

Digitized by Google

by looking into the practice of various publishing houses, and considering also the changes that come about in even that which is at any given time regarded as good usage, it is best not to depend on any fixed rule. The better plan is to be discriminating and to look into the question of usage and to inquire as to whether there is need for compounding in order to have words show at a glance the proper relation to each other.

Printers are aided in solving the vexatious questions of compounding by the fact that large printing concerns and publishing houses have a "style card" that regulates, to some extent at least, the compounding of words in copy set up in their composing rooms. These style cards usually have lists of words that are to be written as compounds, and a certain dictionary is regarded as an authority as to other words. The stenographer ordinarily has no such "office style" as a guide. Some employers will indicate their preferences, or direct the stenographer to follow the style of some dictionary, but in most offices the stenographer is expected to use his own judgment as to the punctuating and compounding of dictated matter.

The following matter is not laid down as a set of rules but as explanations and examples of practice in many offices that may stimulate discrimination and research in cases of doubt.

When Fulton brought forward his great invention, the words *steam* and *boat* began to be spoken and written much together, but they were were at first regarded and pronounced as two words. By and by, the very fact of their frequent association led some one to write them with a hyphen, and the accent fell strongly on the first element. Later, the hyphen was dropped, no one knowing when or by whom, and *steam-boat* became *steamboat*. This, in general, is the history of the compounding of words.

Where two words written separately may possibly have two different meanings, it is advisable to either change the construction or to compound the words, provided of course that compounding will remove the possible ambiguity, as it will often do.

Digitized by Google

Thus, the words *blue coat* are used to describe a coat that is blue, but *bluecoat* is used as a name for a blue-uniformed man. If we write, "In the rear of the house there was a brick yard," the words may be construed to refer to a yard paved with brick, or to a place where brick is made; but written as *brickyard*, the meaning is clear as referring to a yard where brick is made. We may properly write *an imposing stone* if we are describing the Kohinoor diamond or Cleopatra's needle, but a printer's stone table is not imposing in the usual sense of that adjective and it is more exact to refer to the table as *an imposing-stone*. Observe an expression with two adjectives, *light brown hair*. Construing the language literally, is it the hair that is light or is it the color of the hair? If we want to express unmistakably the idea that the color is light brown, we should not leave the adjectives as independent qualifiers of hair, but should write the expression as *light-brown hair*, thus confining the descriptive effect of *light* entirely to *brown*. A hyphen is not required in *His spinal column was broken;* but in a *spinal-column disease*, the hyphen is properly used. The expression *three dollar payments* is ambiguous; but *three-dollar payments* and *three dollar-payments* are perfectly clear.

The practice set forth in the following paragraphs is common to a number of prominent publishing houses and printing offices and though it is not offered as a standard style card, it will serve as a guide when the stenographer has no reason for preferring different practice.

With the exception of such forms as *well-known fact, ill-mannered man*, let an adverb and an adjective or a participle when used before another word or used separately remain as two words. Examples: *strongly made box, highly colored painting*. Even *well known* when used as in a sentence such as *He was well known* may be used without the hyphen.

Hyphen such combinations as *two-wheeled, one-sided* when used as compound adjectives, also such combinations of verbs and adverbs or prepositions as *blow-down, hold-up, stand-off*.

Digitized by Google

Points of the compass are usually written as one word, as *northeast;* but when one of the words is repeated, as in *north-northeast*, the hyphen is used. Expressions in which *half*, *quarter*, *eighth*, etc. appear are usually conjoined by a hyphen, as *half-tone*, *one-half*, *one-quarter*, *five-eighths*, etc., though *quartermaster*, *headquarters*, and a very few other common combinations are written as single words. *One-half*, *two-thirds*, and the like may be written without the hyphen where the separate halves or third are thought of as in *One half of the farm had all the buildings on it; the other half contained the timber*—but in such expressions as *two-thirds of the distance* (the distance here being thought of as an unbroken length), *a one-half interest*, *three sixty-ninths*, etc., the hyphen should be used. The use of the hyphen in writing *Eighty-second street* and in *twenty-five*, *thirty-seven* and similar combinations is at present generally commended.

*Score*, *penny*, *pence*, *fold*, etc. are ordinarily consolidated, as *threescore*, *fourpence*, *twofold;* but the words that would make long combinations, such as *a hundred fold*, are written separately. *First-rate*, *high-grade*, *second-class*, etc. require the hyphen when used as in *A bolt of high-grade silk*, but the hyphen is not required in *This silk is of high grade.*

*Man* and *woman* when affixed to other words ordinarily require no hyphen, as *Frenchman*, *needlewoman*, etc., but long combinations, such as *American woman*, are separated. Civic and military titles are conjoined with a hyphen, as *vice-president*, *major-general.*

*Homelike*, *businesslike* and other compounds ending with like are usually made one word unless similar consonants thereby meet, when the hyphen should be used, as in *shell-like.*

The common compounds beginning with *mid* are written with the hyphen. Where the prefixes *pre*, *re*, *co*, etc. are joined to words beginning with the vowel with which the prefix ends, the combinations are now printed in many offices as *preexist*, *reenter*, *coworker*, etc. But *re-creation* should be written with a hyphen to distinguish it from the very different word *recreation.*

Digitized by Google

The prefixes, *over*, *under*, *after*, *out*, *cross* and *counter* are usually consolidated, as *overestimate*, *underbid*, *afterthought*, *outdo*, etc. Sometimes, however, when these prefixes come before nouns or adjectives of two syllables or make unusual combinations, the hyphen is required, as in *over-jealous*, *cross-section*, etc.

Words like *self-respect* require the hyphen, but *selfhood*, *selfsome*, and *selfish* do not. *Myself*, *itself*, *herself*, etc. are invariably written as solids, though many writers prefer *one's self* to the solid form *oneself*.

The use of hyphenated words to excess should be avoided, for, as an able writer says, "Hyphens string words together as if they were sausages." When separate words will convey clearly the required meaning, do not connect them with hyphens. *Attorney at law* is perfectly clear without hyphens, and so are such phrases as *an ever to be remembered day*. Of course, until usage seems to demand it, the stenographer should not undertake to separate and use as two words such combinations as *rainfall*, *railroad*, *broadcloth*, *brownstone*, etc., which have long been used as single words.

---

## ABBREVIATIONS

Titles may be abbreviated when used with the full name of the person, as Gen. U. S. Grant, Prof. Walter Dill Scott, etc. Spell the title in full when it is used with the surname alone, as General Wheeler, Professor Eliot.

The plural form for the abbreviation of Mr. is Messrs., which is an abbreviation of the French word Messieurs. Do not write the abbreviation Mess. The plural form for the abbreviation of Mrs. is Mmes., which is the abbreviation for Mesdames. Miss is not an abbreviation and needs no period.

Do not abbreviate *instant*, *ultimo*, *received*, *president*, *secretary*, *treasurer*, or any other such words, in the body of a letter. In civil-service examinations a point is scored against a person for each such abbreviation unless the

Digitized by Google

exercise is one of which he is required to make an exact copy.

*Nd* and *rd* after figures have been superseded by *d*; *2d*, *3d*, *6th*, *1st* require no periods after them unless they end sentences. Use *th* or *d* only when the month or a word standing for it (such as *instant* or *proximo*) follows; let the style be *August 18, 1909*, *Your letter of March 21*, *On the 10th day of May*, *Yours of the 3d ultimo*, etc. In Great Britain, the prevailing style in writing dates is to place figures expressing the day of the month ahead of the name of the month, as *22d February, 1906*.

Do not advertise yourself as a bungler by writing the character " for th, or the character % for "care of." The first character is a quotation mark and is also used in typewriting as a ditto mark; the second character is a sign for per cent. The characters have no other meanings.

*Xmas* for Christmas, *ad* for advertisement, and all such abbreviations are inexcusable in letters. Do not abbreviate *New York* when referring to the city of that name. Usually, when *company* is abbreviated in a firm name, such as *Smith & Co.*, the & sign should be used; it is better form to write *and* in full when *company* is written in full; but if a firm prints or signs its name as *Smith & Company*, follow the form used.

In tabulating and other classes of typewriting where space must be economized, much liberty is allowed in abbreviating.

Punctuation marks may be omitted from the ends of display lines except where they are essential to clearness. Where a few items are listed within a letter, it is usual to place punctuation marks at the ends, but lists of names or amounts in columns do not require punctuation. There is good authority for omitting the period after Roman numerals when they occur in body matter; but it is the practice to place periods after both Roman and Arabic numerals when they are used as a part of side headings or to number paragraphs, parts of paragraphs, etc., unless they are enclosed within parentheses. However, in some of the King James editions of the Bible, periods are not used after the figures placed before verses and do not seem to be needed.

Digitized by Google

The following list of abbreviations will be found useful for reference, but, as already suggested, abbreviation should generally be avoided except where limitations of space make it desirable.

**A.**—Acre
**@.**—At or to
**A1** or **A No. 1.**—First-class
**A. B.**—Bachelor of Arts
**acct.** or **a/c.**—Account
**acct. cur.**—Account current
**acct. sales.**—Account of sales
**A. D.**—Anno Domini (in the year of our Lord)
**ad.** or **adv.**—Advertisement
**Adjt.**—Adjutant
**ad lib.**—At pleasure
**admr.**—Administrator
**admx.**—Administratrix
**A. F. A. M.**—Ancient Free and Accepted Masons
**agt.**—Agent
**Ala.**—Alabama
**Alb. Tr.**—Alberta Territory
**A. M.**—Master of Arts, Before noon, In the year of the world
**amt.**—Amount
**Anon.**—Anonymous
**ans.**—Answer
**A. R. A.**—Associate of the Royal Academy
**Ariz.**—Arizona
**Ark.**—Arkansas
**Art.**—Article
**Ass'n.**—Association
**Assin. Tr.**—Assiniboia Territory
**Asst.**—Assistant
**Atty.-Gen.**—Attorney-General
**Aug.**—August
**Ave.**—Avenue
**Av.**—Average
**B. A.**—British America, Bachelor of Arts
**bal.**—Balance
**b. b.**—Bill book
**bbl.**—Barrel, barrels
**B. C.**—Before Christ, British Columbia
**B. C. L.**—Bachelor of Civil Law
**B. D.**—Bachelor of Divinity
**b. f.**—Bold face
**B. I.**—British India
**bk.**—Bank, book
**B. L.**—Bachelor of Laws
**b/l.**—Bill of lading
**bl.**—Barrel
**bot.**—Bought
**Bro., Bros.**—Brother, brothers
**bu.**—Bushel
**B. V.**—Blessed Virgin, farewell
**B. W. I.**—British West Indies
**bxs.**—Boxes
**¢.**—Cents
**Cal.**—California
**Cap.**—Capital
**Capt.**—Captain

Digitized by Google

**C. B.**—Cash book
**C. C.**—Circuit court, chancery cases, county commissioner, county court
**C. E.**—Civil engineer
**cent.**—A hundred
**c. f. i.**—Cost, freight, and insurance
**C. H.**—Court house, custom house
**chap.**—Chapter
**C. J.**—Chief Justice
**clk.**—Clerk
**C. M.**—Common meter
**cm.**—Centimeter
**Co.**—Company, county
**C. O. D.**—Cash (or collect) on delivery
**Col.**—Colonel
**Colo.**—Colorado
**cr.**—Credit
**Conn.** or **Ct.**—Connecticut
**Cor. Sec.**—Corresponding Secretary
**C. P.**—Court of Probate, common pleas
**Cr.**—Credit, creditor, chromium
**C. S.**—Court of Sessions, Clerk to the Signet, Keeper of the Seal, Civil Service
**Ct.**—Connecticut, count, court
**ct.**—Cent (money)
**cts.**—Cents
**cwt.**—A hundredweight
**d.** or **dol.**—Dollar
**D. B.**—Day book
**Dan.**—Danish, Daniel
**D. C.**—District of Columbia, from the beginning
**d. c.**—Double column
**D. C. L.**—Doctor of Civil or Canon Law
**D. D.**—Doctor of Divinity
**D. D. S.**—Doctor of Dental Surgery
**D. E.**—Double entry
**Dec.**—December
**deft.**—Defendant
**deg.**—Degree
**Del.**—Delaware
**del.**—Delegate
**Dem.**—Democrat, democratic
**Dep.** or **Dept.**—Deputy, deponent
**dep.**—Deposit
**dft.**—Draft
**D. G.**—By the grace of God
**diam.**—Diameter
**disc.**—Discount
**dist.**—District
**Dist. Atty.**—District Attorney
**div.**—Dividend, division, divide, divided, divisor
**D. M.**—Doctor of Music
**D. M. D.**—Doctor Dental Medicine
**do.**—The same
**dols.**—Dollars
**doz.**—Dozen
**D. P.**—Doctor of Philosophy
**Dpt.**—Deponent, department
**Dr.**—Debtor, doctor
**dr.**—Dram

Digitized by Google

**D. V.** (Deo volente).—God willing
**E.**—Earl, east
**ea.**—Each
**Ed.**—Editor, edition
**E. E. and M. P.**—Envoy Extraordinary and Minister Plenipotentiary
**e. g.** (Exempli gratiä).—For example
**E. I.**—East Indies, or East India
**E. N. E.**—East-northeast
**eod.**—Every other day
**Esq.**—Esquire
**et al.** (et alii).—And elsewhere, and others
**etc.**—Et cetera
**et seq.** (et sequentia).—And the following
**Ex.**—Example
**et ux.** (et uxor).—And wife
**ex.**—Express
**F.**—Fahrenheit, France, French, Friday
**Fahr.**—Fahrenheit
**F. A. S.**—Fellow of the Society of Arts, Fellow of the Antiquarian Society
**Feb.**—February
**fir.**—Firkin
**Fla.**—Florida
**fo.** or **fol.**—Folio
**f. o. b.**—Free on board
**Fr.**—France, Francis, French, Friday
**F. R. C. S.**—Fellow of the Royal College of Surgeons
**F. R. G. S.**—Fellow of the Royal Geographical Society
**F. R. S.**—Fellow of the Royal Society
**F. R. S. E.**—Fellow of the Royal Society, Edinburgh
**F. R. S. L.**—Fellow of the Royal Society of Literature, Fellow of the Royal Society, London
**F. S. A.**—Fellow of the Society of Arts
**ft.**—Foot, feet, fort
**fth.**—Fathom
**fur.**—Furlong
**Ga.**—Georgia
**gal.**—Gallon, gallons
**G. A. R.**—Grand Army of the Republic
**G. B.**—Great Britain
**G. B. & I.**—Great Britain and Ireland
**Geo.**—George
**G. M.**—Grand Master
**Gov.**—Governor
**G. P. O.**—General Post Office
**gr.**—Great, gross, grain, gram
**G. T.**—Good Templars, grand tiler
**hab. corp.** (Habeas corpus). You may have the body
**hdkf.**—Handkerchief
**H. E.**—Hydraulic engineer
**hhd.**—Hogshead

Digitized by Google

**H. M. S.**—His (or Her) Majesty's steamer, ship, or service
**Hon.**—Honorable
**H. P.** or **hp.**—Horsepower
**H. R. H.**—His (or Her) Royal Highness
**ib.** or **ibid.** (ibidem). —In the same place
**id.** (idem).—The same
**Inc.**—Incorporated
**Incog.**—Incognito, unknown
**i. e.** (id est).—That is
**I. H. S.** (Jesus, Hominum Salvator).—Jesus the Saviour of Men
**I. N. R. I.** [Iesus (Jesus) Nazarenus, Rex Iudæorum (Judæorum)]. Jesus of Nazareth, King of the Jews
**Ill.**—Illinois
**imp.**—Imperial, imperfect
**in.**—Inch, inches
**Ind.**—Indiana, India, Indian, index
**Ind. T.**—Indian Territory
**in loc.**—In its place
**ins.**—Insurance
**Inst.**—Instant, in the present month, institute, institution
**int.**—Interest
**In trans.**—In the passage
**inv.**—Invoice
**Ia.**—Iowa
**I. O. G. T.**—Independent Order of Good Templars
**I. O. O. F.**—Independent Order of Odd Fellows
**I. O. U.**—I owe you
**It.** or **Ital.**—Italian, Italic
**J.**—Judge, or Justice
**j/a.**—Joint account
**Jan.**—January
**Jas.**—James
**J. C.**—Jesus Christ, justice clerk, Julius Cæsar
**JJ.**—Justices, Judges
**Jno.**—John
**Jos.**—Joseph
**J. P.**—Justice of the Peace
**J. Prob.**—Judge of Probate
**Jr.** or **jr.**—Junior
**K.**—Knight, king, kilogram
**Kans.**—Kansas
**Ky.**—Kentucky
**K. G.**—Knight of the Garter
**lb.** (libra).—A pound in weight; **lbs.**—pounds
£—A pound sterling
**La.**—Louisiana
**Lat.** or **L.**—Latin
**lat.**—Latitude
**L. C.**—Lower Canada
**l/c.**—Letter of credit
**l. c.**—Lower case, a printer's term for letters that are not capitals; in the place before cited; left center; letter of credit
**lea.**—League
**l.** or **led.**—Ledger
**L. I.**—Long Island, light infantry
**lib.**—Book
**Lib.**—Library, librarian

Digitized by Google

**Lieut.** or **Lt.**—Lieutenant
**LL. B.**—Bachelor of Laws
**LL. D.**—Doctor of Laws
**loc. cit.**—In the place cited
**lon.** or **long.**—Longitude
**Ltd.**—Limited
**L. S.**—Place of the Seal
**£ s. d.**—Pounds, shillings, pence
**M.**—Monday, marquis, monsieur, morning, thousand, meridian, noon
**M.** or **m.**—Masculine, meter, moon, month, months, minute, minutes, mill, mills, mile, miles, a thousand
**M. A.**—Military Academy, Master of Arts
**Man.**—Manitoba
**Mme.**—Madam
**Maj.**—Major
**Mar.**—March
**Mass.**—Massachusetts
**M. B.**—Bachelor of Medicine
**M. C.**—Member of Congress, Master of Ceremonies, Master Commandant
**M. D.**—Doctor of Medicine
**Md.**—Maryland
**Mdse.**—Merchandise
**M. D. S.**—Master of Dental Surgery
**M. E.**—Methodist Episcopal, Military or Mechanical Engineer, Most Excellent
**Me.**—Maine
**med.**—Medical, medicine
**Mem.** or **Memo.**—Memorandum, remember
**Messrs.**—Gentlemen, sirs
**Mfg.** or **Mfng.**—Manufacturing
**M. G.**—Major-General
**Mgr.**—Manager
**Mich.**—Michigan
**min.**—Minute, mining
**Minn.**—Minnesota
**Miss.**—Mississippi
**Mlle.**—Mademoiselle
**Mmes.**—Mesdames
**Mo.**—Missouri
**mo.**—Month
**Mon.**—Monday
**Mont.**—Montana
**M. P.**—Member of Parliament, member of police
**Mr.**—Master, or mister
**Mrs.**—Mistress, or missis
**MS.**—Manuscript
**MSS.**—Manuscripts
**Mt.**—Mount, mountain
**N.**—North
**Nat.** or **Nat'l.**—National
**nat.**—Natural
**N. B.** (nota bene).—Note well, take notice; also, New Brunswick
**N. C.**—North Carolina
**N. E.**—Northeast
**Neb.**—Nebraska
**Nev.**—Nevada
**N. F.**—Newfoundland
**N. H.**—New Hampshire
**Ni. Pri.**—Nisi prius
**N. J.**—New Jersey
**N. Mex.**—New Mexico

Digitized by Google

**No.**—Number
**nol. pros.** (Nolle prosequi). Unwilling to prosecute
**non con.**—Not content, dissenting
**non pros.**—He does not prosecute
**non seq.** (non sequitur).—It does not follow
**Nos.**—Numbers
**Nov.**—November
**N. P.**—Notary Public
**n. p.**—Net proceeds
**N. S.**—Nova Scotia, New Style (since 1752)
**N. Y.**—New York. To be used only for state
**N. W.**—Northwest
**N. W. T.**—Northwest Territory
**Obt.**—Obedient
**%.**—Per cent.
**obj.**—Objective, objection
**obt.**—Obedient
**Oct.**—October
**O. F.**—Odd Fellow
**Okla.**—Oklahoma
**O. K.**—All correct
**Ont.**—Ontario
**O. S.**—Old Style (before 1752)
**oz.**—Ounce or ounces
**%.**—Per or care of
**Pa.**—Pennsylvania
**par.** or **¶.**—Paragraph
**P. B.**—Bachelor of Philosophy
**pd.**—Paid
**P. D.**—Doctor of Philosophy.
**P. E.**—Protestant Episcopal, presiding elder
**P. E. I.**—Prince Edward Island
**per an.**—By the year
**per cent.** or **per ct.**—By the hundred
**Ph. D.**—Doctor of Philosophy
**P. I.**—Philippine Islands
**pk.**—Peck
**pkgs.**—Packages
**plff.**—Plaintiff
**P. M.**—Postmaster, afternoon
**P. M. G.**—Postmaster-General
**P. O.**—Post Office
**P. O. D.**—Pay on delivery
**P. O. O.**—Post-Office Order
**pop.**—Population
**pp.**—Pages
**pref.**—Preface, prefix
**prem.**—Premium
**Pres.**—President
**Presb.**—Presbyterian
**Prof.**—Professor
**propr.**—Proprietor
**pro tem.** (pro tempore).—For the time being
**prox.**—Next, next month
**P. S.** or **PS.**—Postscript
**ps.**—Pieces
**pt.**—Pint, part, payment
**pub.**—Public, publisher
**pwt.**—Pennyweight
**qr.**—Quarter (28 pounds), farthing, quire
**qt.**—Quart

Digitized by Google

**Que.**—Quebec
**Q.** or **ques.**—Question
**R. C.**—Roman Catholic
**Rec.** or **R.**—Recipe
**Rec'd.**—Received
**Rec. Sec.**—Recording Secretary
**Rep.**—Representative
**Rev.**—Reverend
**rev.**—Revise
**R. I.**—Rhode Island
**Rom. Cath.**—Roman Catholic
**R. R.**—Railroad
**Rtd.**—Returned
**Ry.**—Railway
**R. S. V. P.**—Answer, if you please
**Rt. Hon.**—Right Honorable
**Rt. Rev.**—Right Reverend
**S.**—South, sign, saint, sulphur, Sunday, scribe, shilling
**Sat.**—Saturday
**S. C.**—South Carolina
**s. c.**—Small capitals, single column
**scl. fa.**—Make known
**scil.** or **sc.**—To wit, namely
**s. e.**—Single entry
**Sec.** or **Sec'y.**—Secretary
**sec.**—Second, section
**Sept.**—September
**seq.** — The following, the next
**sh.**—Shilling
**sq.**—Square, the following
**sq. ft.**—Square feet
**Sr.**—Senior
**S. S.**—Sunday School, Saint Simplicius (the mark on the collar of the Chief Justice of England)
**ss.**—Steamship; scilicet, namely
**S. S. E.**—South-southeast
**st.** or **stet.**—Let it stand
**St.**—Saint, statute, street, strait
**Sun.**—Sunday
**Supt.**—Superintendent
**tcs.**—Tierces
**T.** or **Ter.**—Territory
**Tenn.**—Tennessee
**Tex.**—Texas
**Thurs.**—Thursday
**Treas.**—Treasurer
**typo.**—Typographer
**U. K.**—United Kingdom
**ult.** (ultimo).—Last, or of the last month
**Univ.**—University, Universalist
**U. P.**—United Presbyterian
**U. S.**—United States; (ut supra), as above
**U. S. A.**—United States of America, United States Army
**U. S. M.**—United States Mail
**U. S. M. A.**—United States Military Academy
**U. S. N.**—United States Navy
**Va.**—Virginia
**V. G.**—Vicar General, Vice Grand
**via.**—By way of

Digitized by Google

**Vice-Pres.** or **V. P.**—Vice-President
**vid.** (vide).—See
**viz.**—Namely, to wit
**Vol.**—Volume
**vs.** (versus).—Against; in opposition
**Vt.**—Vermont
**W.**—West, Welsh, Wednesday, warden
**Wash.**—Washington
**wb.**—Waybill
**Wed.**—Wednesday
**w. f.**—Wrong font—in printing
**W. I.**—West India, West Indies
**wk.**—Week
**Wisc.** or **Wis.**—Wisconsin
**Wm.**—William
**W. M.**—Worshipful Master
**wt.**—Weight
**W. Va.**—West Virginia
**Wyo.**—Wyoming
**y.** or **yr.**—Year
**y.** or **yd.**—Yard
**Yuc.**—Yucatan
**z.**—Zero, zone

## SPACING AND MISCELLANEOUS POINTS

Leave two spaces after periods when they are placed at the end of sentences, but leave only one space after a period that follows an abbreviation. One space should be left after a semicolon, and ordinarily only one space after a colon; but in case a capital letter follows the colon, two spaces should intervene between the colon and the capital letter. One space should always be left after a comma except where it is used to point off amounts expressed in figures, such as *23,678*. The comma should not be used in *1906*, *1882*, etc. when such figures are used to express dates: a comma is not really needed in any combination of only four figures unless there are a number of such combinations arranged in columns; in body matter, the form $2500 is good.

Do not put spaces before punctuation marks. In using the parentheses, or curves, ( ), let no space come between the characters and the letters enclosed. Example: **(Use them this way)**.

The period, when used as a decimal point, does not require a space after it. It is usual to make a space after the period in such abbreviations as **D. D.**, etc., but where lower-case letters (printer's term for letters that are not capitals) are

Digitized by Google

used, the space may be omitted, as in e.g., i.e., etc. In writing amounts of dollars without cents, omit the decimal point. The decimal point belongs with cents, not with dollars. And it is unnecessary to write two ciphers in place of cents after amounts of even dollars in the body of a letter unless it is desired to make an amount look larger. In contracts, checks, etc. the point and the ciphers are added as a means of preventing fraud.

In writing mixed numbers, such, for example, as 3 3-4, 8 15-16, etc., leave one space after writing the whole number.

In writing a column of amounts of dollars, put one $ mark at the top of the column before the first item; no more are needed in the main column until the total is reached, where another should be placed before the first figure. Do not leave a space between the $ mark and the first figure.

Quotations extending over one line and all telegrams quoted should be written single-spaced and set out prominently by leaving a full blank space before and after the single spaced matter.

The form 1896-97 is clearer than 1896-7. *Etc.* is better than *&c.* Do not write *etc., etc.;* one etc. is sufficient.

Except in scientific articles, write the plurals of such anglicized words as *index* and *formula* as *indexes, formulas,* etc. *Enquire* and *enquiry* are used in England, but *inquire* and *inquiry* are the preferred forms in the United States.

*Cannot* is written as two words by some good writers, but the solid form is more generally used except in such unusual constructions as *He can not only understand the language but can converse in it;* and it is well to remember that in such constructions no comma is needed before *but.*

Let *a while* be two words when *while* is a noun.

When postscripts are necessary, write them single spaced and let them extend only half way across the sheet. When necessary to abbreviate *Postscript, P. S.* may be written without a space between the letters. *Postscript* is now written regularly as a single word and there seems to be no reason for the separation of the two letters used for the abbreviation. This principle applies also to *railroad* and

Digitized by Google

other words of like class. Sign postscripts with initials only. It is not always necessary to write *P. S.* when adding a few words at the bottom of a letter; the reader will know that it is a postscript without being told so specifically.

## FOLDING, BACKING, ADDRESSING, AND MAILING

To fold the standard typewriter letter sheet for an ordinary business envelope, lay the letter before you with the lower edge of the sheet next to your body. Bring the lower edge up to the top (see Fig. 1), and fold the sheet in the middle; then bring the doubled end around, and fold the doubled sheet into three parts about equal, judging by

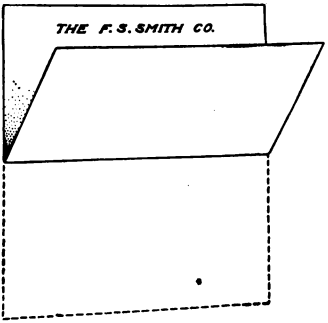



FIG. 1

the eye. When folded, the letter should be about one-third the width of an unfolded sheet and about one-half the length. (See Fig. 2.)

Letters to be enclosed in a long or official envelope, an envelope about 9 in. × 4 in., should be folded differently: Lay the paper straight before you with the lower edge of the sheet next to your body. Bring the lower edge two-thirds the

Digitized by Google

way up the sheet and make a fold. Then bring the folded edge up to the top of the sheet. The sheet is thus divided into three equal sections, just two folds being made. (See Fig. 3.) The width of the folded letter here remains the same as that of the unfolded sheet.

Note heads, which are from 5½ to 6 in. wide and from 8 to 9 in. long, are folded from the bottom to top—after the manner illustrated in Fig. 3—either once or twice, according to whether the envelope is nearly square or is oblong; such sheets would be folded twice for the regular business envelope measuring 3⅝ in. × 6½ in.

Writings on legal-cap paper are not folded like letters. Lay the document before you with the lower edge next to

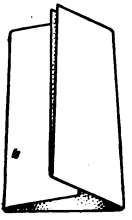


FIG. 2

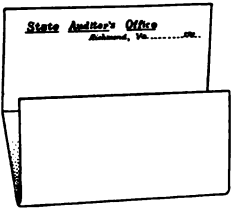



FIG. 3

your body, as if you were reading it. Bring the lower edge up to within about half an inch from the top, folding the paper approximately in the middle; then bring the folded edge up to the top. A document folded in this manner will unfold easily when picked up by the top edge and will need no turning about in order to get the reading matter before the eye. See Fig. 4.

Figs. 4 and 5 show good forms of backing for documents and the fold on which the backing should be placed. With a little care for balance and centering, matter for backing can be arranged artistically. Figs. 6 and 7 are specimen backings for law papers.

Digitized by Google

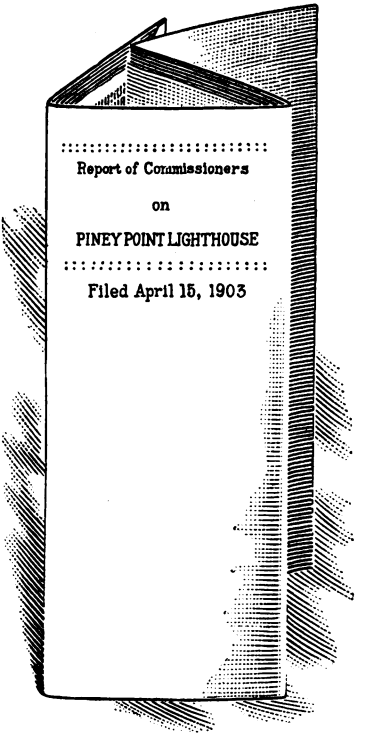



FIG. 4

Digitized by Google

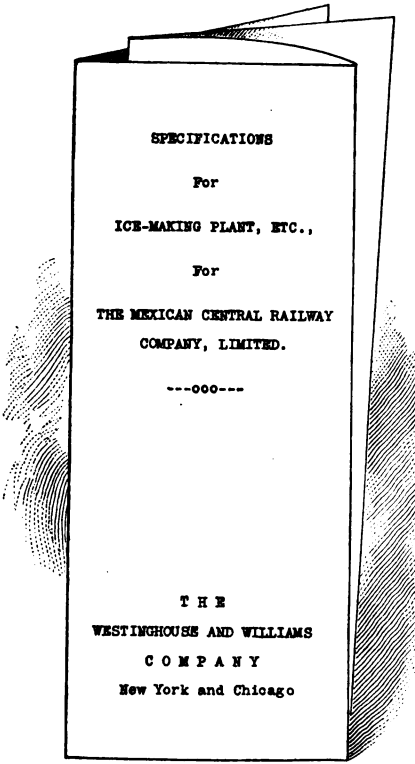



FIG. 5

Digitized by Google

Use a bone folder for folding letters and documents, in order to avoid soiling the sheet by the fingers.

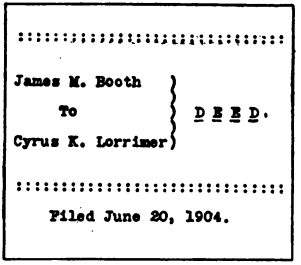



FIG. 6

Good form requires a typewritten address on an envelope for a typewritten letter. An envelope should conform in size and in quality and color of paper with the sheet it is

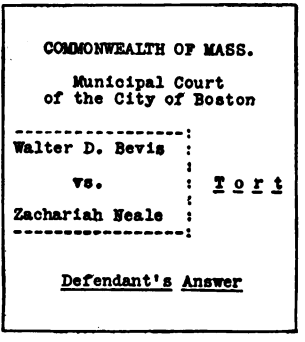



FIG. 7

to enclose. A letter written on a note-head sheet should not be placed in an official envelope.

Digitized by Google

There is imperative need for accuracy in addressing envelopes, and the address should not be written without regard for form or balance. The lines of an address on an envelope should be double or triple spaced. Write a three-line address on an envelope with triple spacing and note the improved appearance over double spacing.

The first line of the address on an envelope should be written just a little below the middle of the envelope, not above, and each succeeding line should, as a rule, commence ten spaces to the right of the preceding line. While the

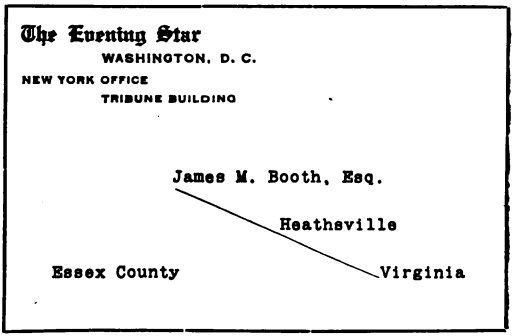



FIG. 8

three-line, triple-spaced address presents the best appearance, four lines may be used with good effect. In any case, the arrangement should be such that a diagonal line drawn from the beginning of the first line to the beginning of the last, see Fig. 8, would be flush with all lines.

The envelope should bear a street address unless it is certain that the person or company addressed is well known to the post-office employes. The name of the county, the post-office box, or the name of a person in whose care a letter is sent may be written in the lower left corner of the envelope. (See Fig. 8.)

Digitized by Google

On pen-addressed envelopes, the name of the state should invariably be on the last line by itself, in order that the eyes of the mail distributors may catch it without delay. But as typewritten and printed addresses are very legible and as the four-line form is not so convenient as the three-line form, the typewriter operator may, ordinarily, where there is a street address, put the name of the state on the third line with the name of the city, without imposing any hardship on the mail distributors. (See Fig. 9.)

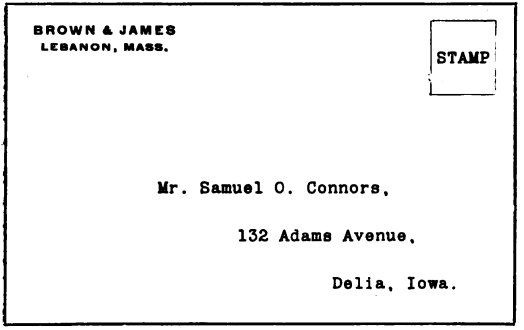



FIG. 9

When the name of a person or company is rather long and the name of the town or city is short, the typewriter operator may follow a practice of printers and space out the name of the city to give a more symmetrical appearance to the address. (See Fig. 10.)

When no street address is necessary, it is best to adhere to the three-line form for the address. The appearance is better than the two-line address. (See Fig. 11.)

Many writers now omit the time-honored punctuation marks at the ends of lines on envelope addresses, unless periods are required by abbreviations. Punctuation marks may be dispensed with, and the practice of some of the best

Digitized by Google

printing houses is to omit them on envelope addresses and on displayed lines of other work unless patrons require them. (Compare Figs. 8, 10, and 11 with Fig. 9.)

Do not omit the name of the state, no matter how large the city is. There are now three post offices in the United States bearing the name of Chicago; there are 11 Bostons, 26 Washingtons, 21 Richmonds, and one or more duplicates of hundreds of post-office names; the post-office employes should not be required to guess which one a writer had in mind.

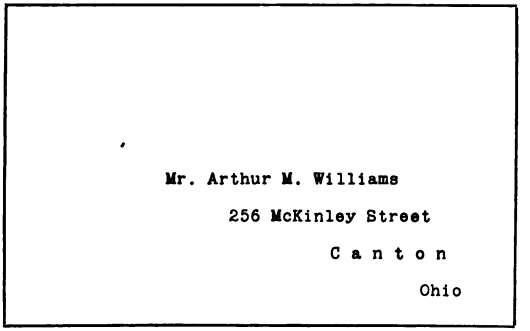



FIG. 10

In addressing a letter to London, England, do not neglect to write the name of the country, for in case this is not given, the letter may be forwarded to London, Canada.

Never abbreviate the name of a city on an envelope, and under no circumstances substitute *City* for the name of a city. Suppose the letter were carried in the pocket and thoughtlessly mailed elsewhere than in the city in which it was addressed? "City" would be meaningless in such a case. Spell out *Oregon*, *Texas*, *Maine*, *Iowa*, *Utah*, *Idaho*, *Ohio*, *Kansas*, and *Alaska;* if any time is gained in abbreviating these names, it is more than offset by the better appear-

Digitized by Google

ance that the full name presents. If there is room, it is a good plan to write out all state names in full except the very long ones such as *Pennsylvania*, *Massachusetts*, etc.; but abbreviate *Washington* and *New York* when referring to the states of these names, and they will not be confounded with the names of the cities of Washington and New York, which should always be written in full.

Write *Registered* or *Special Delivery* in the upper right corner of the envelope if a letter is to be sent as registered mail or by special delivery. On all envelopes for foreign

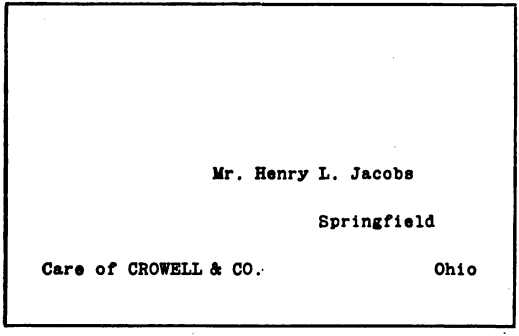



FIG. 11

letters, write the word *Foreign* in the upper right corner as a reminder for the extra postage.

In addressing mail to people who will be in a place only for a day or two, write the word "Transient" in a prominent place. Those who handle the mail will then understand that the addressee is not a permanent resident of the place.

The words "Due to Arrive," written on an envelope may prevent a letter from being returned or forwarded elsewhere in case the person addressed has not yet reached the place.

Digitized by Google

A note to be delivered by hand may be addressed simply·

| |
|---|
| Mr. John Donaldson |
| Presented |

In sending a letter by a friend, acknowledge the courtesy by writing below the name on the envelope: "By the kindness of Mr. ————————."

An envelope containing a letter of introduction should have the words "Introducing Mr. ————————" written in the lower left-hand corner.

The best procedure in letter writing is to direct the envelope first. Then write the letter and put in the envelope the enclosures noted. Have the letter signed; copy it, unless a carbon copy has already been made; verify the enclosures; fold the letter properly and place it in the envelope; seal, stamp, and mail. Unless enclosures are placed in the envelope immediately after the letter is written, they are likely to be overlooked.

When there are many letters every day to one correspondent, it is best not to direct separate envelopes. Time and postage will be saved by having the mailing clerk or the office boy keep a miniature post office, putting all the letters for one correspondent in a pigeon hole. In this way, one envelope will often suffice for a half dozen letters.

It is better to keep all letters to foreign countries in a separate place; if mixed with domestic mail, some are likely to be mailed with insufficient postage on them.

## TWO-HUNDRED-YEAR CALENDAR

By means of the table given on pages 242 and 243 the day of the week corresponding to any date between 1752 and 1956 (new style), may be readily found. Before every leap year there is a blank space. To find the day of the week on which January 1 of any year fell, find that year in the table;

Digitized by Google

| 3 | 4 | 5 | 6 | 0 | 1 | 2 |
|---|---|---|---|---|---|---|
| June | Sept. Dec. | April July | Jan. Oct. | May | Aug. | Feb. Mar. Nov. |
| 1752 | 1753 | 1754 | 1755 | | 1756 | 1757 |
| 1758 | 1759 | | 1760 | 1761 | 1762 | 1763 |
| | 1764 | 1765 | 1766 | 1767 | | 1768 |
| 1769 | 1770 | 1771 | | 1772 | 1773 | 1774 |
| 1775 | | 1776 | 1777 | 1778 | 1779 | |
| 1780 | 1781 | 1782 | 1783 | | 1784 | 1785 |
| 1786 | 1787 | | 1788 | 1789 | 1790 | 1791 |
| | 1792 | 1793 | 1794 | 1795 | | 1796 |
| 1797 | 1798 | 1799 | 1800 | 1801 | 1802 | 1803 |
| | 1804 | 1805 | 1806 | 1807 | | 1808 |
| 1809 | 1810 | 1811 | | 1812 | 1813 | 1814 |
| 1815 | | 1816 | 1817 | 1818 | 1819 | |
| 1820 | 1821 | 1822 | 1823 | | 1824 | 1825 |
| 1826 | 1827 | | 1828 | 1829 | 1830 | 1831 |
| | 1832 | 1833 | 1834 | 1835 | | 1836 |
| 1837 | 1838 | 1839 | | 1840 | 1841 | 1842 |
| 1843 | | 1844 | 1845 | 1846 | 1847 | |
| 1848 | 1849 | 1850 | 1851 | | 1852 | 1853 |

| Sun. | Mon. | Tues. | Wed. | Thur. | Fri. | Sat. |
|---|---|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| 29 | 30 | 31 | 32 | 33 | 34 | 35 |
| 36 | 37 | 38 | 39 | 40 | 41 | 42 |
| 43 | 44 | | | | | |

Digitized by Google

FROM SEPTEMBER 14 (NEW STYLE), 1752, TO 1956

| 3 | 4 | 5 | 6 | 0 | 1 | 2 |
|---|---|---|---|---|---|---|
| June | Sept. Dec. | April July | Jan. Oct. | May | Aug. | Feb. Mar. Nov. |
| 1854 | 1855 | | 1856 | 1857 | 1858 | 1859 |
| | 1860 | 1861 | 1862 | 1863 | | 1864 |
| 1865 | 1866 | 1867 | | 1868 | 1869 | 1870 |
| 1871 | | 1872 | 1873 | 1874 | 1875 | |
| 1876 | 1877 | 1878 | 1879 | | 1880 | 1881 |
| 1882 | 1883 | | 1884 | 1885 | 1886 | 1887 |
| | 1888 | 1889 | 1890 | 1891 | | 1892 |
| 1893 | 1894 | 1895 | | 1896 | 1897 | 1898 |
| 1899 | 1900 | 1901 | 1902 | 1903 | | 1904 |
| 1905 | 1906 | 1907 | | 1908 | 1909 | 1910 |
| 1911 | | 1912 | 1913 | 1914 | 1915 | |
| 1916 | 1917 | 1918 | 1919 | | 1920 | 1921 |
| 1922 | 1923 | | 1924 | 1925 | 1926 | 1927 |
| | 1928 | 1929 | 1930 | 1931 | | 1932 |
| 1933 | 1934 | 1935 | | 1936 | 1937 | 1938 |
| 1939 | | 1940 | 1941 | 1942 | 1943 | |
| 1944 | 1945 | 1946 | 1947 | | 1948 | 1949 |
| 1950 | 1951 | | 1952 | 1953 | 1954 | 1955 |

| Sun. | Mon. | Tues. | Wed. | Thur. | Fri. | Sat. |
|---|---|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| 29 | 30 | 31 | 32 | 33 | 34 | 35 |
| 36 | 37 | 38 | 39 | 40 | 41 | 42 |
| 43 | 44 | | | | | |

Digitized by Google

glance down the column containing that year, and the day of the week at the foot of the column will be the day of the week required. Thus, to find on what day of the week January 1, 1895, fell, we find under 1895 in the table, Tuesday. For leap years we look for day of week under the blank space before the year. Thus, January 1, 1896, fell on Wednesday, Wednesday being in the column containing the blank space before 1896. To find the day of the week for any other date, add (mentally) to the day of the month the first number under the day of the week that is contained in the column containing the year of the century; to this sum, add the number above the month at the top of the table. Find the number thus obtained in the columns of figures under the days of the week; the day of the week at the head of the column containing this number will be the day required. Thus, to find on what day of the week September 10, 1813, fell, we find 1813 in the table. The number under the day of the week in the column containing 1813 is 6, and the number above September at the top of the table is 4. Hence, $10+6+4=20$. The day of the week above 20 is Friday.

For dates in January and February of leap years, take one day less, or add the number beneath the day of the week under the blank space preceding the year. Thus, for February 12, 1896, we have $12+4+2=18$, and the day of the week above 18 is Wednesday.

Thanksgiving Day is the last Thursday in November; on what day of the month did it fall in 1897? Since the earliest day on which it can fall is the 24th, we find on what day of the week November 24 falls, and then count ahead to Thursday. Referring to the table, $24+6+2=32$; the day of the week above 32 is Wednesday, and since Thursday is one day later, it follows that Thanksgiving Day in 1897 fell on the 25th.

In England the new-style calendar was adopted in September, 1752, by making September 3 legally September 14, in order to allow for the error in the Julian calendar, which went into use 45 B. C. According to the Julian calendar, every fourth year was made a leap year, with the result that the

Digitized by Google

Julian year was a trifle longer than the true year, as measured by the time it takes the earth to make a complete circuit of its orbit. The new style, or Gregorian, calendar allows for this error by making every secular year (a secular year is one divisible by 100, as 300, 1400, 1900, etc.) a common year unless it is divisable by 400, in which case it is a leap year. Hence, the years 400, 800, 1200, 1600, and 2000 are leap years, while the other secular years preceding 2000 are common years. In 1752 the seasons had been advanced 11 days, and to correct this, 11 days were dropped by changing September 3 to September 14. The change was greatly opposed by the people, and for many years afterwards it was customary to use two dates; or when one date was used to annex the letters N. S. or O. S. to the date in order to signify whether the date was new style or old style. Thus, George Washington was born on February 22, 1732 (N. S.), or February 11, 1732 (O. S.). To find what day of the week this was, proceed as follows: $1752-1732=20$; $20+4=5$, the number of leap years between 1732 and 1752. Divide the sum of 20 and 5 by 7 and count the remainder backwards from 1752; thus $(20+5)+7=3+4$ remainder, and counting backwards 4 columns from the right we stop at the column headed 1755. This operation indicates that if the table continued backwards to 1732, the year 1732 would occur in the column headed 1755. Since 1732 was a leap year, we use the preceding column, and $3+22+2=27$; hence, February 22, 1732 (N. S.), was Friday.

## CABLES, TELEGRAMS, WIRELESS MESSAGES, TELEPHONING, EXPRESS

**Cable Messages.**—The name of the place given in the address and the name of the country are charged as one word, without regard to the number of letters they contain.

Groups of figures are charged for at the rate of one word for each five or fraction thereof; 12345 could be sent as one word.

Digitized by Google

In the body of a message the maximum length of a word is fixed at 15 letters; if more than 15 letters are used, the word is charged as two words.

Signs of punctuation are not counted nor sent unless by special directions. The signature is charged for. Code words are usually capitalized.

**Telegraph Messages.**—Minimum rates are charged for from one to ten words, and for more than ten an additional rate per word.

If figures are used in the body of a telegram each numeral, decimal point, or bar of division is charged for as one word. Words written out to represent the figures are less likely to cause errors, and they cost no more. In ordinal numbers, the affixes *st*, *d*, *nd*, and *th* are charged for as one word.

Omit hyphens; if used, words so connected are charged for as two words. Avoid abbreviations.

When there are several signatures, only the last one goes without extra charge.

Extra names and titles in addresses are charged for.

Night messages—which are filed in the evening but not to be delivered before the following morning—are taken at rates less than the regular day messages.

It is customary to confirm important telegrams by mail, as also important telephone instructions or orders.

As an error in the transmission of a telegram regarding an important money transaction might mean considerable loss, it is better to have such messages repeated. By a recent plan, leading telegraph companies accept a 50-word "telegraph letter" forwarded at night at the usual daily rate for 10 words.

**Wireless Telegraph Messages.**—After sailing from New York or before arrival there, New York transatlantic steamships may be expected to be in communication with the different wireless stations as follows: Sea Gate, 3 hours; Babylon, N. Y., 5 hours; Camperdown, N. S., 30 hours; and South Wellfleet, Mass., 60 hours.

Address messages that may be sent from any telegraph office as, "John Doe, S. S. Carmania, via ——" (adding the point from which the telegram is to be transmitted).

Digitized by Google

Wireless messages to coastwise steamers are transmitted by way of the numerous stations along the coast.

Messages to steamers approaching or leaving ports of Great Britain are accepted only at "sender's risk." In case the wireless operators fail to reach a steamer and the sender does not order the message forwarded to further sending stations, the "wireless" tolls may be refunded, but telegraph charges will not be refunded.

**Points on Telephoning.**—Local calls on public telephones may continue up to 5 minutes on a single charge; long distance calls, up to 3 minutes; extra charges are made for each additional minute on long distance.

Appointment calls may be made by notifying the long-distance operator (or the "appointment operator" for local calls) of the time at which the connection is to be made. She will obtain the person wanted, and give the name and time set for the appointment, or will advise patrons of her inability to do so. No charge is made for arranging these calls, unless a messenger is required to summon the person required to the telephone.

**Expressage.**—Articles up to $50 in value are generally accepted at regular rates, and excess rates charged for any higher valuation. It may be a saving of time to know in a general way the sections of the country covered by each of the principal companies.

The Eastern States are covered by Adams and the American Express. The American has one of its principal offices in Boston, but does an extensive business in the Central States, with offices at St. Louis and Cincinnati. The United States Express goes more particularly to the Northwestern portion of the country. Wells-Fargo and the Pacific cover the Far West, the Pacific having its principal offices in San Francisco, New Orleans, and Galveston. The Southern Express is confined to the South, with principal offices in New Orleans and Baltimore. An extensive foreign business is done by the Wells-Fargo.

The rates depend, of course, on the distance that the shipment is to go.

Digitized by Google

# STEAMSHIPS OF THE PRINCIPAL OCEAN LINES

By watching the ship news in the daily papers, it is possible to send foreign mail to go by the fastest steamer. The mail should be marked "Per S. S. (name of steamer)."

The names of the steamships of the principal ocean lines sailing from New York are given following. The day given in each case is the day on which a vessel of that line usually sails.

| CUNARD LINE (*Saturdays*) | HAMBURG-AMERICAN (*Saturdays*) |
|---|---|
| Lusitania | Deutschland |
| Mauretania | Kaiserin Auguste Victoria |
| Lucania | Graf Waldersee |
| Campania | Amerika |
| Carmania | Blücher |
| Caronia | Pretoria |
| **WHITE STAR (*Wednesdays and Thursdays*)** | **FRENCH LINE (*Thursdays*)** |
| Teutonic | La Province |
| Oceanic | La Touraine |
| Celtic | La Gascogne |
| Baltic | La Lorraine |
| Cedric | La Savoie |
| Adriatic | La Bretagne |
| **AMERICAN LINE (*Saturdays*)** | **NORTH GERMAN LLOYD (*Tuesdays*)** |
| St. Paul | Kaiser Wilhelm der Grosse |
| St. Louis | Kaiser Wilhelm II |
| Philadelphia | Kronprinzessin Cecilie |
| New York | Kronprinz Wilhelm |

Double the regular postage rates for foreign mail are charged on all letters deposited in "Supplementary Mails," which are taken after the close of the regular mails on sailing day.

Digitized by Google

By adding the words "Passenger on incoming steamer" to the envelope of a letter sent in care of any of the principal steamship companies previous to the day of a steamship's arrival, such letter will be taken aboard the vessel from the pilot boat and delivered hours before the arrival of the ship at the dock.

# DOMESTIC MAIL

## CLASSES OF MAIL MATTER AND RATES OF POSTAGE

*Domestic-mail* rates cover all matter deposited for local delivery, or for transmission from one place to another within the United States, or to or from or between the possessions of the United States; mail sent from the United States to Canada, Mexico, Cuba, the Republic of Panama, the United States postal agency at Shanghai, China; and mail addressed to officers or crew of United States vessels of war.

Porto Rico and Hawaii are included in the term "United States." The Philippine Archipelago, Guam, Tutuila (including all adjacent islands of the Samoan group that are possessions of the United States), and the Canal Zone are included in the term "possessions of the United States." The term "Canal Zone" includes all the territory purchased from Panama, embracing the "Canal Zone" proper and the islands in the Bay of Panama named Perico, Naos, Culebra, and Flamenco.

Domestic mail is divided into *first-class*, *second-class*, *third-class*, and *fourth-class matter*.

### FIRST-CLASS MATTER

*First-class matter* includes all matter wholly or partly written whether letters or other documents, United States postal cards, post cards manufactured by private persons, all matter sealed or otherwise closed against inspection, and all matter, though printed, that has the nature of personal correspondence, except that certain writing or printing may be placed upon matter of the second, third, and fourth

Digitized by Google

classes without increasing the rate. The rate is 2 cents for each ounce or fraction (except postals, which sell for 1 cent each, and post cards, which may be mailed in domestic territory for 1 cent), and the limit of weight is 4 pounds.

Typewriting, carbon, and letterpress copies are subject to the first-class rate. A printed communication having the character of personal correspondence is classified as a letter.

## SECOND-CLASS MATTER

*Second-class matter* includes all newspapers and periodicals that bear the authorized statement: "Entered at the post office as second-class matter." The rate, when sent unsealed, is 1 cent for each 4 ounces or fraction; full payment is required. There is no limit of weight. This is the rate that applies when the matter is mailed by the general public.

**Publisher's Rate.**—The postal regulations regarding second-class matter, when mailed by publishers, being lengthy, are not treated here. In brief, it may be stated that publishers who have had their publications recognized and admitted as second-class matter are entitled to a rate of 1 cent a pound under the conditions that the publication is a bona fide one with a list of bona-fide subscribers that pay a reasonable price for the publication. The second-class rate is not allowed on a house publication nor on one given away free or as a premium; and a publisher cannot mail at the rate of 1 cent a pound more than a certain proportion of sample copies, nor continue sending the publication longer than the time prescribed by the Department without being subject to a denial of the second-class privilege.

*On the wrapper*, in addition to the regular address, may be the name and address of the sender and the words "sample copy" or "marked copy," or both.

*On the matter* itself, the sender may place all that is permitted on the wrapper; correct typographical errors in the text; designate by marks (not by words) a word or passage in the text to which it is desired to call attention. Any other writing will subject the package to the first-class rate. To be entitled to the special second-class rate, copies of

Digitized by Google

newspapers or periodical publications must be complete. Partial or incomplete copies are third-class matter.

## THIRD-CLASS MATTER

*Third-class matter* includes books, newspapers, and periodicals not admitted to the second class, circulars, miscellaneous printed matter on paper—not having the nature of personal correspondence; proof sheets, corrected proof sheets, and accompanying manuscript copy, also matter in point print or raised characters used by the blind. The rate, when sent unsealed, is 1 cent for each 2 ounces or fraction; full payment is required. The limit of weight is 4 pounds, unless it is a single book.

**Printed Matter.**—*Printed matter* is the reproduction on paper by any process except handwriting and typewriting of words, letters, characters, or figures, not having the character of personal correspondence. Matter produced by the photographic process (including blueprints) is treated as printed matter.

**Circulars.**—A *circular* is defined by law to be a printed letter which, according to internal evidence, is being sent in identical terms to several persons. A circular may bear a written, a typewritten, or a hand-stamped date; name and address of the person addressed and of the sender.

*On third-class matter itself* the sender may place all that is permitted on the wrapper, and may make marks other than by written or printed words to call attention to any word or passage in the text, and may correct any typographical errors. There may also be written or printed upon the blank leaves of any book, or upon any photograph, or other matter of the third class, a simple manuscript dedication or inscription not in the nature of personal correspondence. Such words as "My dear friend," "Yours truly," "Sincerely yours," etc., written upon third-class matter, are permissible inscriptions. A serial number written or impressed upon third-class matter does not affect its classification.

Written designation of contents, such as "book," "printed matter" "photo," is permissible upon the wrapper of mail matter of the third class.

Digitized by Google

Public library books, otherwise mailable at the third-class rate, may bear any printed or written mark which may reasonably be construed as a necessary *inscription* for the purpose of a permanent library record.

Additional imprinting, by hand stamp, upon third-class matter will not affect its classification as such except when the added matter is in itself personal or converts the original matter into a personal communication; but when such appears to be the fact, the presentation at one time at the post-office window, or other depository designated by the postmaster, of not less than 20 perfectly identical copies, unsealed, will be sufficient evidence of impersonal character to entitle such matter to the third-class rate.

The words "please send out," or "post up," or other similar directions or requests, not a part of the address, nor necessary to effect delivery, may not be *written* upon the wrapper of third-class matter or upon the matter itself without subjecting it to postage at the letter rate.

Corrections in proof sheets include the alteration of the text and insertion of new matter, as well as the correction of typographical and other errors. Includes also marginal instructions to the printer necessary to the correction of the matter or its proper appearance in print. Part of an article may be entirely rewritten if that be necessary for correction. Corrections must be upon the margin of or attached to the proof sheets. Manuscript of one article cannot be enclosed with proof or corrected proof sheets of another except at the first-class rate.

Enclosures.—A single card bearing the written name and address of the sender, or an envelope bearing a written or a printed name and address of the sender may be enclosed with a circular, catalog, or other third-class matter without affecting the classification thereof.

Where a name (except that of the addressee or sender), date (other than that of the circular), figure, or anything else is written, typewritten, or hand stamped in the body of the circular for any other reason than to correct a genuine typographical error, the circular will be subject to postage at the first-class (letter) rate, whether sent sealed or unsealed.

Digitized by Google

However, if such name, date, or other matter is hand stamped and is not of a personal nature, the character of the circular is not changed thereby.

*Reproductions* or *imitations* of handwriting and typewriting obtained by means of the printing press, neostyle, hectograph, electric pen, or similar process will be treated as third-class matter, provided that they are mailed at the post-office window or other place designated by the postmaster in a minimum number of 20 perfectly identical copies separately addressed. If mailed in a smaller quantity, they will be subject to first-class rate.

## FOURTH-CLASS MATTER

*Fourth-class matter* includes all merchandise and all other matter not comprehended in the first, second, and third classes. The *rate*, when sent unsealed, is 1 cent for each ounce or fraction, except seeds, bulbs, scions, and plants intended for propagation (see following paragraph). Full prepayment is required, and the limit of weight is 4 pounds.

**Special Rate for Seeds, Bulbs, Roots, Etc.**—By special legislation, seeds, bulbs, roots, scions, and plants intended for propagation purposes are mailable at the rate of 1 cent for each 2 ounces or fraction, but are otherwise entitled to the privileges of fourth-class matter. Under this head are included samples of wheat and other grains in their natural condition.

Samples of flour, rolled oats, pearled barley, dried peas and beans in which the germ is destroyed, cut flowers, dried plants, and botanical specimens not susceptible of propagation, and nuts and seeds (such as the coffee bean) used exclusively as food, are subject to the regular fourth-class rate of 1 cent an ounce or fraction.

On the wrapper, envelope, tag, or label, in addition to the name and address of the addressee, there may be written or printed the name, occupation, and residence, or business address of the sender preceded by the word "from," as well as any marks, numbers, names, or letters for the purpose of description, and any printed matter that is not in the nature of personal correspondence. On the address side or face of

Digitized by Google

the package there must be left a space sufficient for a legible address, postmark, and the necessary postage stamps.

On the matter itself, or upon the tag or label attached thereto, may be written or printed any matter authorized to be placed on the wrapper.

Written designation of contents, such as "samples," "candy," "cigars," are permissible upon the wrapper of mail matter of the fourth class.

Enclosures.—With a package of fourth-class matter, prepaid at the proper rate for that class, the sender may enclose any mailable matter of the third class. A single card bearing the written name of the sender and such inscriptions as "Merry Christmas," "Happy New Year," "With best wishes," etc., may also be enclosed with fourth-class matter without affecting its classification.

## ALPHABETICAL LIST OF ARTICLES IN DOMESTIC MAIL MATTER

A complete alphabetical list of mailable matter could not be furnished within the limits of this Handbook. This list contains only the articles most frequently dispatched in the mails.

| Article | Class |
|---|---|
| Advertising cards combined with post cards | 3d |
| Advertising signs printed on other material than paper | 4th |
| Albums, autograph, without writing | 4th |
| Albums, autograph, with writing | 1st |
| Albums, photograph | 4th |
| Almanacs | 3d |
| Animals, stuffed | 4th |
| Architectural designs, printed | 3d |
| Architectural designs, containing writing | 1st |
| Artificial flowers | 4th |
| Assessment notices, wholly in print | 3d |
| Assessment notices, partly in writing | 1st |
| Baggage checks, metal | 4th |
| Bees, Queen | 4th |
| Bills, wholly or partly in writing | 1st |
| Blank account books | 4th |

Digitized by Google

| Article | Class |
|---|---|
| Blank books, with written entries | 1st |
| Blank cards | 4th |
| Blind, Matter in point print or raised characters for use of the, unsealed | 3d |
| Blueprints | 3d |
| Books, printed | 3d |
| Botanical specimens, not susceptible of being used in propagation | 4th |
| Bulbs (for special rate of postage see Fourth-Class Matter) | 4th |
| Calendars, printed on paper | 3d |
| Calendars, printed on material other than paper | 4th |
| Candies | 4th |
| Carbon copies of typewritten matter | 1st |
| Card games | 4th |
| Cards, blank | 4th |
| Cards, Christmas, Easter, etc., printed on paper | 3d |
| Cards, Christmas, Easter, etc., printed on material other than paper | 4th |
| Cards, Visiting, bearing written name | 1st |
| Catalogs | 3d |
| Certificates, blank | 3d |
| Certificates, filled out in writing | 1st |
| Check books, blank | 3d |
| Checks, blank | 3d |
| Checks, in writing, canceled or uncanceled | 1st |
| Chestnuts (for special rate see Fourth-Class Matter) | 4th |
| Chromos, printed on paper | 3d |
| Cigars | 4th |
| Circulars, printed | 3d |
| Clippings (see newspaper clippings) | 3d |
| Cloth, samples of | 4th |
| Coin | 4th |
| Coin holders, card, blank | 4th |
| Crayon pictures or drawings, framed or unframed | 4th |
| Cuts, wood and metal | 4th |
| Cuttings of plants or trees (for special rate see Fourth-Class Matter) | 4th |
| Daguerreotypes | 4th |
| Designs, wholly in print on paper | 3d |
| Diplomas, blank | 3d |
| Diplomas, filled out in writing | 1st |
| Drawings (pen or pencil), without writing, framed or unframed | 4th |
| Drawings or plans containing written words, letters, or figures indicating size, price, dimensions, etc. | 1st |

Digitized by Google

| Article | Class |
|---|---|
| Electrotype plates | 4th |
| Engravings, when framed | 4th |
| Engravings and wood cuts, Impressions from, printed on paper | 3d |
| Engravings and wood cuts on wood or metal base | 4th |
| Envelopes, printed or unprinted, mailed in bulk | 4th |
| Flour, samples of | 4th |
| Flowers, cut or artificial | 4th |
| Fruit, dried | 4th |
| Geological specimens | 4th |
| Grain, samples of (for special rate see Fourth-Class Matter) | 4th |
| Herbs, dried | 4th |
| Honey, in comb | 4th |
| Insects, dried | 4th |
| Invitations, printed or engraved, containing no other writing than date and name and address of person addressed and sender | 3d |
| Labels, written | 1st |
| Letterpress copies of hand-written or typewritten matter | 1st |
| Liquids | 4th |
| Liquors, ardent, vinous, spirituous, or malt, unmailable | 3d |
| Lithographs | 3d |
| Magazines or newspapers, mailed by the public (see Second-Class Matter), 1 cent for each 4 ounces or fraction | 2d |
| Manuscript or typewritten copy, without proof sheets | 1st |
| Manuscript copy, accompanied by proof sheets | 3d |
| Maps, printed on cloth | 4th |
| Maps, printed on paper, with the necessary mountings | 3d |
| Medals or coins | 4th |
| Merchandise, Samples of | 4th |
| Metals | 4th |
| Minerals | 4th |
| Music books | 3d |
| Newspaper clippings, with name and date of paper stamped or written in | 3d |
| Newspapers or magazines, mailed by the public (see Second-Class Matter), 1 cent for each 4 ounces or fraction | 2d |
| Nuts, in natural state (for special rate see Fourth-Class Matter) | 4th |

Digitized by Google

| Article | Class |
|---|---|
| Paintings, framed or unframed | 4th |
| Paper, blank | 4th |
| Patterns, printed or unprinted | 4th |
| Photographic negatives (glass or films) | 4th |
| Photographs, mounted or unmounted | 3d |
| Plans and architectural designs, printed | 3d |
| Plants for propagating purposes (for special rate see Fourth-Class Matter) | 4th |
| Postage stamps, canceled or uncanceled | 3d |
| Post cards, printed | 3d |
| Posters, printed on cloth | 4th |
| Posters, printed on paper | 3d |
| Price lists, printed, containing written figures changing individual items | 1st |
| Price lists, wholly in print | 3d |
| Printed matter on other material than paper | 4th |
| Printing, Samples of | 3d |
| Proof sheets, printed, corrected, with or without manuscript | 3d |
| Receipts, printed, with written signatures | 1st |
| Receipts, partly printed, with writing | 1st |
| Roots (for special rate see Fourth-Class Matter) | 4th |
| Rulers, wooden or metal | 4th |
| Seeds (for special rate see Fourth-Class Matter) | 4th |
| Sheet music | 3d |
| Shorthand or stenographic notes | 1st |
| Soap | 4th |
| Tags, blank | 4th |
| Tintypes | 4th |
| Typewritten matter, original letterpress and manifold copies thereof | 1st |
| Valentines, printed on paper | 3d |
| Valentines, printed on other material than paper | 4th |
| Wallpaper | 4th |

## REGISTERED MAIL

Registered mails reach every post office in the world. The system provides for special care and correct delivery. All valuable letters and parcels, as well as those without intrinsic value, the correct delivery of which is of importance, and those for which the sender desires the addressee's receipt, should be registered.

Digitized by Google

In case of its loss, the sender or owner of a registered article prepaid *at the letter rate of postage*, mailed at, and addressed to, a United States post office is indemnified for its value up to $25. Parcels prepaid at the letter rate should be sealed.

In case of loss of a registered article mailed in or addressed to a foreign country embraced in the Universal Postal Union, except in case of *force majeure* (beyond control), the sender, or at his request the addressee, is entitled to indemnity for its value up to 50 francs, approximately $10.

The registry fee is 10 cents for each separate letter or parcel, in addition to the postage, both to be fully prepaid with postage stamps attached to the letter or parcel. Two or more letters or parcels cannot be registered as a single piece unless enclosed in one envelope or wrapper.

Any piece of mailable matter may be registered at any post office or station thereof, and by any rural carrier. In residential districts of cities, letters and packages of first-class matter that are not cumbersome on account of size, shape, or weight can be registered by letter carriers at the house door as safely as if brought to the post office.

In order to have a letter or parcel registered, it must bear in serviceable stamps the necessary postage and registry fee (or money sufficient therefor must be handed to the carrier, if registration be by carrier), must be legibly and correctly addressed, bear upon the envelope or wrapper the name and address of the sender, and the envelope or wrapper must be of such strength as to safely carry the contents in the mails without breaking under ordinary conditions. It should be handed to the postmaster, clerk, or carrier, who will give a registration receipt to the sender. Letters or parcels intended to be sent in the registered mails should not be placed in the street letter boxes or in the ordinary mail drops at the post office.

Registered mail is delivered only to the addressee or upon his written order, or to the person in whose care it is addressed. The sender may, however, restrict delivery to the addressee in person by indorsing upon the envelope or wrapper the words "*Deliver to addressee only.*" The words "Per-

Digitized by Google

sonal" or "Private" do not so restrict delivery. Persons applying for registered mail, if unknown, are required to establish their identity.

Registered mail will be forwarded upon the written or telegraphic order of the addressee—first-class matter immediately and without extra charge; other matter upon prepayment of the postage chargeable by law for forwarding. No additional registry fee is chargeable for forwarding or returning registered matter that has not once been properly delivered.

Undelivered registered mail is returned to the sender's address after 30 days, or such other period, not less than 3 nor more than 90 days, as may be specified in a return request on the envelope or wrapper. First-class matter is returned without extra charge for registry fee or postage, other matter upon prepayment of the return postage.

**Advantages of Registering Mail Matter.**—A receipt is given to the sender for every piece registered.

A second receipt from the addressee or his authorized agent, acknowledging delivery, is returned to the sender without extra charge. This receipt is, under the law, prima facie evidence of delivery.

If the article is addressed to a foreign country no receipt showing delivery is returned to the sender unless the words "Return Receipt Demanded" are written, stamped, or printed across the face of the letter or parcel.

Registered matter is handled under special conditions and by bonded employes, and is the object of extraordinary care from the moment it is registered. A chain of records and receipts from the point of mailing to the point of delivery admits of the tracing of registered mail.

City letter carriers deliver registered matter at the houses or places of business of addressees, and rural carriers do likewise, unless the houses or places of business are more than one-half mile from a rural route. When the houses or places of business are more than one-half mile from a rural route, the rural carrier leaves a registry notice for the addressee in the rural mail box if delivery cannot be effected at the box or on the route. The addressee, or his duly authorized

Digitized by Google

agent, may then receive the mail at the box on the carrier's next trip, or call at the post office for the same after its return by the carrier.

In case of loss of registered mail for which indemnity is paid, application for indemnity should be made to the postmaster, either at the office where the piece was mailed or at the office of its address.

## SPECIAL DELIVERY

A special-delivery stamp, or 10 cents worth of ordinary stamps in addition to the lawful postage, secures the immediate delivery of any piece of mail matter at any United States post office within the letter-carrier limits of city delivery offices and within a mile limit of any other post office. When ordinary stamps are used to obtain immediate delivery of mail the words "Special Delivery" must be written or printed on the envelope or covering.

Hours of delivery: From 7 A. M. to 11 P. M. at all city delivery offices, and from 7 A. M. to 7 P. M. at all other offices, or until after the arrival of the last mail at night, provided that be not later than 9 P. M. Special-delivery mail must be delivered on Sundays as well as on other days, if post office is open on Sundays.

If special-delivery matter fails of delivery because there is no person at the place of address to receive it, the matter is returned to the post office and delivered in the ordinary mail.

Special-delivery matter may be forwarded, but is not entitled to special delivery at the second office of address unless forwarded on a general forwarding request before attempt at delivery has been made at the post office of original address.

A special-delivery stamp does not give a piece of mail matter any other security than that given to ordinary mail matter.

Rural letter carriers are required to deliver special-delivery mail at the residences of patrons of their routes if they live within one-half mile of the routes. Special-delivery matter

Digitized by Google

addressed to patrons of rural delivery who reside more than one-half mile from the routes will be placed in the box of the addressee in the same manner as ordinary mail.

## UNITED STATES POSTAL CARDS

United States Government postal cards are entitled to all the privileges of letters except that of return to the sender when undeliverable.

They may bear written, printed, or other additions as follows:

The face of the card may be divided by a vertical line placed approximately one-third of the distance from the left end of the card; the space to the left of the line to be used for a message, etc., but the space to the right for the address only.

Addresses may be either written, printed, or affixed thereto, at the option of the sender.

Very thin sheets of paper may be attached to the card on condition that they completely adhere thereto. Such sheets may bear both writing and printing.

Advertisements, illustrations, or writing may appear on the back of the card and on the left third of the face.

The addition to a postal card of matter other than as above authorized will subject the card, when sent in the mails, to postage according to the character of the message—at the letter rate if wholly or partly in writing or the third-class rate if entirely in print. In either case the postage value of the stamp impressed upon the card will not be impaired.

Postal cards bearing particles of glass, metal, mica, sand, tinsel, or other similar substances, are *unmailable*, except when enclosed in envelopes with proper postage attached, or when treated in such manner as will prevent the objectionable substances from being rubbed off or injuring persons handling the mails.

Postmasters are authorized to redeem, in postage stamps or other stamped paper only, and from the original purchasers, unused, uncanceled, and unserviceable postal cards at 75 per cent. of their face value. Parts or pieces of postal cards are not redeemable.

Digitized by Google

Each unused half of a "reply" postal card will be regarded as one single card.

Used postal cards that conform to the conditions prescribed for post cards, when remailed, are subject to a new prepayment of 1 cent postage.

## POST CARDS (PRIVATE MAILING CARDS)

Any cards issued by private persons bearing on the address side the words "United States," or "United States of America," in similitude of the regular United States postal cards, are *unmailable* at any rate of postage.

Post cards manufactured by private parties bearing either written or printed messages are transmissible in the domestic mails prepaid 1 cent and in the mails of the Postal Union prepaid 2 cents each, by stamps affixed, when they conform to the following conditions:

1. A "post card" must be an unfolded piece of cardboard not exceeding 9 by 14 centimeters (approximately $3\frac{5}{16}$ in. by $5\frac{1}{16}$ in.) nor less than 7 × 10 centimeters (approximately $2\frac{3}{4}$ in. × 4 in.).

2. It must in form and in the quality and weight of paper be substantially like the government postal card.

3. It may be of any color not interfering with a legible address and postmark.

4. It may or may not, at the option of the sender, bear near the top of the face the words, "Post Card."

5. The face of the card may be divided by a vertical line; the left half to be used for a message, etc., but that to the right for the address only.

6. Very thin sheets of paper may be attached to the card, and then only on condition that they completely adhere thereto. Such sheets may bear both writing and printing.

7. Advertisements and illustrations may appear on the back of the card and on the left half of the face.

Cards, without cover, conforming to the foregoing conditions are transmissible in the domestic mails (including the possessions of the United States) and to Cuba, Canada, Mexico, the Republic of Panama, and the United States

Digitized by Google

postal agency at Shanghai, China, at the postage rate of 1 cent each.

When post cards are prepared by printers and stationers for sale, it is desirable that they bear in the upper right-hand corner of the face an oblong diagram containing the words "Place postage stamp here," and at the bottom of the space to the right of the vertical dividing line, the words "This space for the address."

Cards that do not conform to the conditions prescribed by these regulations are, when sent in the mails, chargeable with postage—at the letter rate, if wholly or partly in writing, or at the third-class rate, if entirely in print.

A post card that has been delivered to the addressee and by him sent to some other person may be remailed to the same addressee upon a new prepayment of 1 cent postage.

Cards bearing particles of glass, metal, mica, sand, tinsel, or other similar substances, are *unmailable* except when enclosed in envelopes, or when treated in such manner as will prevent the objectionable substances from being rubbed off or injuring persons handling the mails.

Cards mailed under cover of sealed envelopes (transparent or otherwise) are chargeable with postage at the first-class rate; if enclosed in unsealed envelopes, they are subject to postage according to the character of the message—at the first-class rate if wholly or partly in writing, or the third-class rate if entirely in print; and the postage stamps should be affixed to the envelopes covering the same. Postage stamps affixed to matter enclosed in envelopes cannot be recognized in payment of postage thereon.

Folded advertising cards and other matter entirely in print, arranged with a detachable part intended to be used as a post card in making a reply, are mailable as third-class matter.

Pieces of leather, wood, bark, or other material except paper, purporting to be post cards and bearing no written additions unauthorized by the United States Postal Laws and Regulations, when sent in the mails unsealed, are chargeable with postage at the fourth-class rate. Such matter bearing written additions unauthorized by the section cited, when mailed, is subject to postage at the first-class rate.

Digitized by Google

## PREPAYMENT OF POSTAGE

Postage on all domestic mail matter must be prepaid in full at the time of mailing by stamps affixed, except as follows:

Letters of United States soldiers, sailors, and marines when marked "Soldier's letter," "Sailor's letter," or "Marine's letter," as the case may be, and signed thereunder by an officer with his name and official designation.

A letter bearing only a special-delivery stamp. This provision applies to special-delivery letters only.

First-class matter, prepaid one full rate, 2 cents.

In each of these cases the matter will be forwarded to destination and the unpaid postage collected on delivery at single rates only.

Matter of the third and fourth classes mailed in quantities of not less than 2,000 identical pieces, as provided in the Act of April 28, 1904. By this Act, a label of prescribed form can be printed on the wrapper and the postage paid to the postmaster in money, thus saving the labor of stamping.

---

## UNMAILABLE MATTER

Unmailable domestic matter—that is, matter that is not admissible to the United States mails for delivery in the United States or in any of its possessions—includes:

All matter illegibly, incorrectly, or insufficiently addressed.

All transient second-class matter and all matter of the third or fourth class not wholly prepaid; and letters and other first-class matter not prepaid one full rate—2 cents.

All matter weighing over 4 pounds, except second-class matter, single books, and documents printed and circulated by authority of Congress.

All matter harmful in its nature, as poisons, explosive or inflammable articles, matches, live or dead (but not stuffed) animals and reptiles, fruits or vegetables liable to decomposition, guano, or any article exhaling a bad odor, vinous, spirituous or malt liquors, and liquids liable to explosion,

Digitized by Google

spontaneous combustion, or ignition by shock or jar, such as kerosene oil, naphtha, benzine, etc.

All obscene, lewd, or lascivious matter, and every article or thing intended, designed, or adapted for any indecent or immoral purpose, or for the prevention of conception or procuring abortion.

Postal, post, or other cards mailed without wrappers and all matter bearing upon the outside cover or wrapper any delineations, epithets, terms, or language of an indecent, lewd, lascivious, obscene, libelous, scurrilous, defamatory, or threatening character, or calculated by the terms or manner or style of display, and obviously intended to reflect injuriously upon the character or conduct of another.

All matter concerning any lottery, so-called gift concert, or other enterprise of chance, or concerning schemes devised for the purpose of obtaining money or property under false pretenses.

## FORWARDING MAIL MATTER

Only first-class matter can be forwarded from one post office to another without a new prepayment of postage. This includes letters and other first-class matter prepaid one full rate (2 cents), parcels fully prepaid at the first-class rate, postal cards, post cards (private mailing cards), and official matter.

A new prepayment of postage on matter of the second, third, and fourth classes must be made by the addressee, or some one for him, every time it is forwarded, as follows: Second-class matter, 1 cent for each 4 ounces or fraction thereof. Third- and fourth-class matter, the same rates as were chargeable thereon when originally mailed.

It is not permissible for a person forwarding mail matter of the first class to place thereon, or on a label pasted thereto, any printing or writing not necessary to have the matter properly forwarded. Such additions subject the matter to a new prepayment of postage.

**Exceptions.**—Mail matter of the second, third, and fourth classes addressed to a discontinued post office may, when the

Digitized by Google

office to which such mail is ordered sent by the Department is not convenient for the addressees, be transmitted to such office as they may designate, without additional charge.

Patrons of any office who, on account of the establishment of or change in rural free-delivery service, receive their mail from the rural carrier of another office, may have their mail matter of the second, third, and fourth classes sent to the latter office for delivery by the rural carrier without a new prepayment of postage, provided they first file with the postmaster at the former office a written request to have their mail so sent. This is not to be construed as forwarding within the meaning of the law.

Mail matter of all classes addressed to persons in the service of the United States (civil, military, or naval) whose change of address is caused by official orders will be transmitted until it reaches the addressee without a new prepayment of postage.

For forwarding of registered matter see Registered Mail.

## RETURN OF MAIL MATTER

The only kind of domestic mail matter that is returnable to the sender without additional postage for such service, when undeliverable, is letters and other first-class matter prepaid one full rate (2 cents); official matter mailed under penalty envelope or frank, and double postal cards, but not single postal cards nor post cards (private mailing cards).

First-class matter indorsed "After———days, return to ———, ———," if not delivered, will be returned at the expiration of the time indicated on the envelope or wrapper. If no time be set for return, the matter will be returned at the end of 30 days. The sender has the right to lengthen or shorten the time set by subsequent direction to the postmaster, but the matter must remain in the post office for delivery at least 3 days.

Unclaimed letters bearing the card of hotel, school, college, or other public institution, which has evidently been printed upon the envelopes to serve as a mere advertisement, will not be returned to the place designated unless there is also a request therefor.

Digitized by Google

Second-, third-, and fourth-class matter is returnable to the sender only upon new prepayment of postage for second-class matter at the rate of 1 cent for each 4 ounces or fraction, and for third- and fourth-class matter the rate with which it was chargeable when originally mailed.

When undelivered mail matter of the third and the fourth class is of obvious value, the sender, if known, shall be given the opportunity of prepaying the return postage or accepting delivery to himself, or upon his order, at the office where it is held upon the payment of 1 cent postage for each card notice given him. If the requisite postage (in either postage stamps or money) be received within 2 weeks (or if the matter be from Alaska, within 90 days, or if it be from other remote places, within 4 weeks), the matter will be returned. Otherwise it will be sent to the Dead Letter Office.

The sender of second-, third-, and fourth-class matter not of obvious value can cause a notice of non-delivery to be sent to him by placing thereon the following request:

"If not delivered within —— days, postmaster will please notify ———, who will provide return postage."

Whenever the senders of undeliverable second-, third-, or fourth-class matter bearing the above request habitually fail to redeem the pledge to provide return postage, postmasters will inform them that thereafter no notice to remit the same will be sent.

For return of registered matter see Registered Mail.

## POSTAGE DUE

Matter of the first class prepaid one full rate—2 cents—will be dispatched with the amount of deficient postage rated thereon, to be collected on delivery.

The weight of matter at the mailing office determines the amount of postage chargeable thereon, and therefore the amount of due postage rated at the mailing office on short-paid matter will be collected on delivery at the office of address. A decided down weight is required to subject matter to an additional rate of postage.

Mail matter (including that of the first class charged with the deficient postage at the mailing office) inadvertently

Digitized by Google

reaching its destination without full prepayment of postage will be rated with the postage due thereon by the receiving postmaster. The deficient postage will be collected of the addressee on delivery.

On all matter which, through inadvertence, has been transmitted in the mails and reaches its destination without any evidence of prepayment of postage, double-rate due postage will be required. Unpaid "drop letters," soldiers', sailors', and marines' letters, properly indorsed, are excepted from this rule, the single rate only being required.

Mail matter (except special-delivery letters) reaching its destination bearing stamps other than ordinary postage stamps and in lieu thereof, will be treated as wholly unpaid, and double-rate due postage will be required thereon.

When ship letters (excepting United States sailors' and marines' letters) are not fully prepaid with United States ordinary postage stamps at double the regular rate, due postage for the deficiency will be required of the addressee on delivery.

Due postage must be paid in money.

## WRAPPING OF MAIL MATTER

All mail matter should be so wrapped as to safely bear transmission without breaking, or injuring mail bags or the contents of mail bags or the persons of those handling them.

Many articles, such as calendars, drawings, spectacles, watches, books, etc., are damaged in the mails for the reason that they are not securely and sufficiently wrapped to withstand the weight and handling to which they are necessarily subjected. It should be borne in mind that such articles are thrown into bags with other mail matter, and when addressed to small towns where the mail trains do not stop, the bags containing them are thrown from fast moving trains upon the ground.

Drawings, photographs, etc. should be backed by pieces of stout pasteboard; otherwise they are certain to be damaged. The pasteboard should be slightly larger than the drawing or photograph. In wrapping cuts, card plates, etc., place

Digitized by Google

a piece of blotting paper or soft pasteboard over the faces before wrapping. Always use substantial paper and tie the packages with strong cord.

Second-, third-, and fourth-class matter must be so wrapped or enveloped that the contents may be examined easily by postal officials. When not so wrapped, or when bearing or containing writing not authorized by law, the matter will be treated as of the first class.

Harmful articles of the fourth class not absolutely excluded from the mails may be transmitted when packed in accordance with the following postal regulations: When not liquid or liquefiable, they must be placed in a bag, box, or removable envelope, or wrapping made of paper, cloth, or parchment. Such bag, box, envelope, or wrapping must again be placed in a box or tube made of metal or some hard wood, with sliding clasp or screw lid. In cases of articles liable to break, the inside box, bag, envelope, or wrapping must be surrounded by sawdust, cotton, or other elastic substance.

Admissible liquids and oils (not exceeding 4 ounces liquid measure), pastes, salves, or articles easily liquefiable must conform to the following conditions: When in glass bottles such bottles must be very strong and must be enclosed in a metal, wooden, or papier-mâché block or tube; and there must be provided between the bottle and the block or tube a cushion of cotton felt, or other absorbent. The block or tube must be of sufficient strength to resist rough handling and support the weight of the mails piled in bags. If of wood, it must be at least $\frac{1}{16}$ of an inch thick in its thinnest part; if of papier mâché, it must be at least $\frac{1}{32}$ of an inch thick for bottles holding from 2 to 4 ounces, and at least $\frac{1}{4}$ of an inch thick for bottles holding 2 ounces or less. The block or tube must be rendered water-tight by an application of paraffin or other suitable substance, so that if the bottle be broken in transit the liquid will not escape or the tube become softened and allow the broken glass to be scattered in the mails. When enclosed in a tin cylinder, metal case, or tube, such cylinder, case, or tube should have a lid or cover so secured as to make the case or tube water-

Digitized by Google

tight, and should be securely fastened in a wooden or papier-mâché block (open only at one end) and not less in thickness and strength than above described. Pastes, salves, etc., not easily liquefiable (not exceeding 4 ounces, liquid measure) when enclosed in water-tight tin boxes with screw-top lids, may be placed in a box of thick corrugated pasteboard, and then well wrapped with strong paper and tied with twine.

Where sharp-pointed instruments are offered for mailing, the points must be capped or incased so that they may not by any means be liable to cut through their enclosure, and where they have blades such blades must be bound with wire so that they shall remain firmly attached to each other and within their handles or sockets. Needles must be enclosed in metal or wooden cases so that they cannot by any means prick through or pass out of their enclosures.

Seeds or other articles not prohibited, which are liable from their form or nature to loss or damage unless specially protected, must be put up in sealed envelopes made of material sufficiently transparent to show the contents without opening.

Ink powders, pepper, snuff, or other powders not explosive, or any pulverized dry substances not poisonous, may be sent in the mails when enclosed in the manner prescribed herein for liquids, or when enclosed in metal, wooden, or papier-mâché cases in such secure manner as to prevent the escape of any particles of dust from the package by ordinary handling of the mails without breaking; the method of packing to be subject to the approval of the General Superintendent of the Railway-Mail Service.

Queen bees and their attendant bees, the "Australian lady bird," other live insects when addressed to the Secretary of Agriculture at Washington, D. C., and to directors of agricultural experiment colleges, and dried insects and dried reptiles, may be sent in the mails when so put up as to render it practically impossible that the package shall be broken in transit, or that the persons handling such packages be injured, or that the mail bags or their contents be soiled.

Digitized by Google

No specific mode of packing is prescribed for samples of flour, but they should be put up in such manner as to certainly avoid risk of the package breaking or cracking or the flour being scattered in the mails, and if this be not done the samples will be excluded.

Proprietary articles of merchandise not in themselves unmailable, such as fancy soaps, tobacco, pills, tablets, or other preparations such as are used by the medical and pharmaceutical professions, put up in fixed quantities by the manufacturer, for sale by himself and others, which may be sealed in such manner as to properly protect the articles but to allow examination of such package in its simplest mercantile form, will be accepted for mailing: Provided, that poisonous articles, or articles containing poison, and not unmailable, shall be accepted for mailing only when the package bears the label or superscription of the manufacturer of or dealer in the article mailed.

## FOREIGN MAIL

### CLASSIFICATION

Articles for or from foreign countries (except Canada, Cuba, Mexico, and the Republic of Panama) are classified as "letters," "post cards," "printed matter," "commercial or business papers," and "samples of merchandise."

This is known as the "Postal Union" classification of mail matter. There is no provision in the Postal Union mails for merchandise other than samples. (See "Parcels Post" section.) A package of merchandise sealed and prepaid in full at the letter rate is, however, transmitted in the Postal Union mails to destination as a "letter." The right of its entry into the foreign country is determined by the administration of the country of destination. Prohibited articles, if mailed sealed against inspection, will not be delivered, although they reach their destination.

Articles addressed for delivery at places in North China are transmissible in the mails for the United States postal agency at Shanghai, but articles for places other than the city of Shanghai are subject to foreign-mail postage rates.

Digitized by Google

## CANADA, CUBA, MEXICO, AND PANAMA

Articles of every kind or nature that are admitted to the domestic mails of the United States will be admitted under the same conditions to the mails for Canada, Cuba, Mexico, and the Republic of Panama, except that commercial papers and bona-fide trade samples (including samples of liquids and fatty substances) are transmissible in the regular mails at the postage rate and subject to the conditions applicable to those articles in Postal Union mails. Packages of printed matter—other than second-class matter and single volumes of printed books—the weight of which exceeds 4 pounds 6 ounces, are excluded from mails for Canada, Mexico, Cuba, and the Republic of Panama. Sealed packages, other than letters in their usual and ordinary form, are unmailable to Canada, Cuba, Mexico, and the Republic of Panama.

The postage rate applicable to second-class matter for Canada, is 1 cent for each 4 ounces or fraction of 4 ounces; and to plants, seeds, etc., 1 cent an ounce or fraction of an ounce.

## PROHIBITED ARTICLES

The transmission of the following articles is absolutely prohibited in the mails for foreign countries under any circumstances; viz., publications that violate the copyright laws of the country of destination; packets (except single volumes of printed books, for Mexico, Canada, Cuba, the Republic of Panama, Shanghai, and Salvador, and second-class matter for Canada, Cuba, Mexico, the Republic of Panama, and Shanghai) that exceed 4 pounds 6 ounces in weight; poisons; explosive or inflammable substances; live or dead (not dried) animals; insects (except bees) and reptiles; fruits and vegetables which quickly decompose, and substances which exhale a bad odor; lottery tickets or circulars; all obscene or immoral articles, and all articles that may destroy or damage the mails or injure persons handling them.

Digitized by Google

## RATES OF POSTAGE

The rates of postage applicable to all foreign countries, other than those already mentioned, are as follows:

| | *Cents* |
|---|---|
| Letters, for the first ounce or fraction of an ounce | 5 |
| And for each additional ounce or fraction of an ounce | 3 |
| Single postal cards (including souvenir cards), each | 2 |
| Double postal cards (including souvenir cards), each | 4 |
| Printed matter of all kinds, for each 2 ounces or fraction of 2 ounces | 1 |
| Commercial papers, for the first 10 ounces or less | 5 |
| And for each additional 2 ounces or fraction of 2 ounces | 1 |
| Samples of merchandise, for the first 4 ounces or less | 2 |
| And for each additional 2 ounces or fraction of 2 ounces | 1 |
| Registration fee in addition to postage | 8 |

On October 1, 1908, the rate for letters to the United Kingdom of Great Britain and Ireland was established at 2 cents an ounce.

A "reply coupon" may be purchased (price 6 cents) at post offices, which, upon presentation at a post office in either of the countries named below, will entitle the person presenting it to receive without charge a postage stamp of that country equivalent in value to a 5-cent United States postage stamp. By this arrangement a person in the United States can furnish his correspondent in either of said countries a postage stamp with which to prepay postage on a reply to his letter. The countries in which the reply coupon is valid are:

Germany, the German Protectorates, and German post offices in Asia, Africa, and Australasia; Austria and the Austrian post offices in the Levant, Belgium, Bosnia-Herzegovina, (Brazil, postponed), Bulgaria, Chili, Korea, Costa Rica, Crete, Cuba, Denmark and the Danish Antilles, Egypt, France, the French post offices in China and Morocco, and the French Colonies (except Guadeloupe), Madagascar, Mayot, Mohele, and Establishments in India; Great Britain, and the British Colonies except Orange River, Antigua, Barbados, Bermuda, Cypress, Falkland Islands, British Guiana, Jamaica, Southern Nigeria, Sarawak, Trinidad and Zanzibar; Greece, Haiti, Republic of Honduras, Hungary, Italy and the Italian

Digitized by Google

Colonies, Japan and Japanese post offices in China and Manchuria; Luxemburg, Mexico, New Zealand, Norway, The Netherlands, The Netherlands Guiana, and The Netherlands Indies; Roumania, Siam, Spain, Sweden, Switzerland, Tunis.

## LETTERS

The postal conventions do not define the term "letter," but it is held that a package upon which postage at the letter rate has been prepaid in full was intended by the sender to be sent as a letter; and when it does not contain prohibited articles is required to be considered and treated as a "letter." Consequently packages addressed to foreign countries, except Canada, Cuba, Mexico, and the Republic of Panama, that are fully prepaid at the rate of postage applicable to letters for the countries to which the packages are addressed, are allowed to be forwarded by mail to their destinations, even though they contain articles of miscellaneous merchandise which are not sent as bona-fide samples.

Articles, whether sealed or unsealed, which appear to contain dutiable matter, on their arrival at the exchange post-office of the country of destination, will be inspected by customs officers of that country, who will levy the proper customs duties upon any article found to be dutiable under the laws of that country and not prohibited transmission in the mails.

## UNITED STATES POSTAL CARDS

The United States international 2-cent single and 4-cent (reply) postal cards should be used for correspondence with foreign countries, except Cuba, Canada, Mexico, the Republic of Panama, and Shanghai, to which the domestic single and double 1-cent cards are mailable; but when these cards cannot be obtained, it is allowable to use the United States domestic 1-cent single or 2-cent (reply) postal cards with 1-cent United States adhesive postage stamps attached.

By special arrangement with the Canadian Post-Office Department, Canadian postal cards mailed in the United

Digitized by Google

States bearing United States postage stamps (domestic rate) and United States postal cards mailed in Canada bearing Canadian postage stamps, are transmissible in the mails and deliverable without further charge.

**Post Cards.**—Private mailing cards are transmissible to foreign countries at the rate of 2 cents each, provided they conform to the conditions prescribed for similar cards in our domestic mails. If entirely in print and bearing no personal message they may be sent at the rate of 1 cent each. They are not required, however, to bear the words "Post Card" at the top of the address side. To Canada, Mexico, Cuba, Republic of Panama, and Shanghai, they may be sent at a rate of 1 cent each.

Postal cards and post cards must be composed of cardboard or stiff paper, and must not be larger than 5¾ in. × 3½ in., nor smaller than 4 in. × 2¼ in. They may bear a message on the left-hand half of the address side, and a picture on very thin paper may be pasted on them.

"Reply" post cards (private mailing cards) are unauthorized, and therefore unmailable as such.

## PRINTED MATTER

This classification includes newspapers and periodicals, works, books stitched and bound, pamphlets, sheets of music, visiting cards, address cards, proofs of printing with or without the manuscript relating thereto, papers with raised points for the use of the blind, engravings, photographs, and albums containing photographs, pictures, drawings, plans, maps, catalogs, prospectuses, announcements and notices of various kinds, whether printed, engraved, lithographed, or autographed and in general all impressions or reproductions obtained upon paper, parchment, or cardboard, by means of printing, engraving, lithographing, and autographing, or any other mechanical process easy to recognize, except the copying press and the typewriter.

Facsimile copies of manuscript or typewriting obtained by a mechanical process (polygraphy, chromography, etc.) are assimilated to "prints"; but in order to pass at the reduced

Digitized by Google

postage they must be mailed at the post-office window, and in the minimum number of 20 perfectly identical copies.

Rate of postage 1 cent for each 2 ounces or fraction. Limit of weight, 4 pounds 6 ounces. Limit of size, 18 inches in any direction, except that "rolls" may measure 30 inches in length by 4 inches in diameter.

## COMMERCIAL PAPERS

This classification includes all instruments or documents written or drawn wholly or partly by hand, which have not the character of an actual and personal correspondence, such as papers of legal procedure, deeds of all kinds drawn up by public functionaries, way bills or bills of lading, invoices, the various documents of insurance companies, copies of or extracts from deeds under private signature, written or stamped or unstamped paper, scores or sheets of manuscript music, manuscript of books or of articles for publication in periodicals, forwarded separately, original and corrected tasks of pupils, excluding all comment on the work, etc.

Rates of postage, for the first 10 ounces or less, 5 cents; and for each additional 2 ounces or fraction of 2 ounces, 1 cent. Limit of weight, 4 pounds 6 ounces. Limit of size, same as for prints.

## SAMPLES OF MERCHANDISE

Packages of miscellaneous merchandise in the regular mails for foreign countries (except Canada, Mexico, Cuba, the Republic of Panama, and the city of Shanghai, China) are restricted to bona-fide trade samples or specimens having no salable or commercial value in excess of that actually necessary for their use as samples or specimens.

Goods sent for sale, in execution of an order, or as gifts, however small the quantity may be, are not admissible at the sample rate and conditions.

Pairs of articles, such as gloves, shoes, etc., but not such as suspenders or drawers, are not transmissible by mail to

Digitized by Google

foreign countries as "samples of merchandise," but one article of a pair may be transmitted.

Samples of merchandise must conform to the following conditions:

(1) They must be placed in bags, boxes, or removable envelopes in such a manner as to admit of easy inspection; (2) they must not have any salable value nor bear any manuscript other than the name or profession of the sender, the address of the addressee, a manufacturer's or trade mark, numbers, prices, and indications relating to the weight or size of the quantity to be disposed of, and words which are necessary to precisely indicate the origin and nature of the merchandise; (3) packages containing samples must not exceed 350 grams (12 ounces) in weight, or the following dimensions: 30 centimeters (12 inches) in length, 20 centimeters (8 inches) in breadth, and 10 centimeters (4 inches) in depth; except that when in the form of a roll a package of samples may measure not to exceed 30 centimeters (12 inches) in length and 15 centimeters (6 inches) in diameter.

Samples of liquids, fatty substances, and powders, whether coloring or not (except such as are dangerous, inflammable, explosive, or exhale a bad odor), and also live bees, specimens of natural history, and articles of glass are admitted to the mails, provided they conform to the following conditions; viz., (1) Liquids, oils, and fatty substances which easily liquefy must be placed in thick glass bottles hermetically sealed; the bottles must be placed in a wooden box, which can be opened without withdrawing tacks, nails, or screws, containing sufficient spongy matter to absorb the contents if the bottles should break; and this wooden box must be enclosed in a case of metal or wood with a screw top, or of strong and thick leather, in order that it may be easily opened for examination of the contents. If perforated wooden blocks are used, measuring at least 2½ millimeters ($\frac{1}{10}$ inch) in the thinnest part, sufficiently filled with absorbent material and furnished with a lid, it is not necessary that the blocks should be enclosed in a second case. (2) Fatty substances which do not easily liquefy, such as ointments, resin, etc., must be enclosed in a box or bag of linen, parch-

Digitized by Google

ment, etc., and then placed in an outside box of wood, metal, or strong, thick leather. (3) Dry coloring powders must be enclosed in sacks of leather, gummed canvas, or strong oiled paper; and dry powders, not coloring, in boxes of metal, wood, or pasteboard. The sacks or boxes must be enclosed in a cloth or parchment bag.

Samples of articles composed of glass or other fragile substances must be packed so as to preclude the possibility of injury to postal employes or the correspondence, in case the articles should break.

Packages containing articles of merchandise may be sent to Canada, Mexico, Republic of Panama, Shanghai, and Cuba, at the postage rate, and subject to the conditions applicable to fourth-class matter in the domestic mails.

Rate of postage, for the first 4 ounces or less, 2 cents; and for each additional 2 ounces, or fraction of 2 ounces, 1 cent. Limit of weight, 12 ounces. Limit of size, 12 in. $\times$8 in. $\times$4 in.

See Parcels Post Section.

## PERMISSIBLE ADDITIONS AND ENCLOSURES

Packets of printed matter, commercial papers, and samples must not contain any letter or manuscript note having the character of an actual and personal correspondence, and must be made up in such manner as to admit of being easily examined. The following manuscript additions may be made to "prints": The name, business, and residence of the sender; to visiting cards, the title and address of the sender and congratulations, thanks, etc., not to exceed five words; the date of dispatch; the necessary correction on proofs or printing, and the "copy" may be enclosed with the proof; correction of errors in printing other than proof; the erasure and underscoring of certain words; the insertion or correction of figures in price lists, advertisements, trade circulars, and prospectuses; the insertion of the name of the traveler, the date and place of his intended visit, in notices concerning the trips of commercial travelers; the dates of sailing on notices relating to the sailing of vessels; the name

Digitized by Google

of the person invited, the date, object, and place, on cards of invitation and notices of meetings; a dedication on books, journals, photographs, Christmas and New Year's cards; fashion plates, maps, etc., may be painted; to cuttings from journals, the title, date, number, and address of the journal from which they were cut may be added; an invoice may be attached to the article to which it relates.

Manuscript additions other than those above indicated, and those which would deprive the print of its general character and give to it that of individual correspondence, are prohibited upon "prints."

It is permitted to enclose in the same package samples of merchandise, prints, and commercial papers, but subject to the following conditions: (1) That each class of articles taken singly shall not exceed the limits which are applicable to it as regards weight and size. (2) That the total weight of the package must not exceed 2 kilograms (4 pounds 6 ounces). (3) That the minimum charge shall be 5 cents when the package contains commercial papers, and 2 cents when it consists of printed matter and samples.

## MISCELLANEOUS CONDITIONS

**Prepayment of Postage.**—Ordinary letters for any foreign country (except Canada, Mexico, or the City of Shanghai, China) will be forwarded whether any postage is prepaid on them or not. All other matters must be prepaid at least partly.

**Unmailable Matter.**—All articles prohibited from domestic mails are also excluded from circulation in the mails for or from foreign countries.

**Postage Due.**—The letter "T" stamped upon the wrapper of an article received in the mails from a foreign country indicates that it was considered in that country as not fully prepaid and that additional postage is to be collected on delivery. An "O" at the side of the postage stamp indicates that the stamps were of no value for prepayment of postage in the country in which the article was mailed. Wholly unpaid letters, and insufficiently paid articles of all

Digitized by Google

kinds are liable to a charge of double the amount of the deficient postage which amount is indicated by the stamp "Due — cents" or "U. S. charge to collect — cents" impressed thereon at the United States exchange post office which received the article from abroad, and is required to be collected by the postmaster who delivers the article, and who should affix thereto postage-due stamps of the value of the amount collected.

In the case of unpaid letters or short-paid matter of any kind the deficient postage will be collected by the postmaster by whom the article is delivered.

**Forwarding.**—Mail matter of all kinds received from any foreign country, including Canada, Mexico, Cuba, and the Republic of Panama, is required to be forwarded at the request of the addressee, from one post office to another, and—in the case of articles other than parcels-post packages—to any foreign country without additional charge for postage.

## REGISTERED MATTER

Letters and other articles (except parcels-post packages for Great Britain and Barbados, and The Netherlands) addressed to foreign countries, if admissible to the Postal Union mails, may be registered under the same conditions as those addressed to domestic destinations. The registry fee in every case is 10 cents, in addition to lawful postage, and both must be fully prepaid.

**Delivery.**—Registered articles addressed to or received from foreign countries are delivered according to the rules of the country of address.

**Return Receipt.**—If a registry return receipt from the addressee is desired, a demand therefor as "Return receipt demanded," must be written or stamped by the sender upon the face of the envelope or wrapper.

## PARCELS POST

**Admissible Matter.**—Any article admissible to the domestic mails of the United States may be sent, in unsealed packages,

Digitized by Google

by parcels post to the following-named countries (but to these countries only):

| | |
|---|---|
| Australia | Hongkong[a] |
| Austria | Italy |
| Bahamas | Jamaica |
| Barbados | Japan[b] |
| Belgium | Leeward Islands |
| Bermuda | Mexico |
| Bolivia | New Zealand |
| British Guiana | Newfoundland |
| Chili | Nicaragua |
| Colombia | Norway |
| Costa Rica | Peru |
| Denmark | Sweden |
| Ecuador | Salvador |
| France | The Danish West Indies |
| Germany | The Netherlands |
| Great Britain | Trinidad, including Tobago |
| Guatemala | Uruguay |
| Honduras (British) | Venezuela |
| Honduras (Republic of) | Windward Islands |

As this list is being constantly increased by the addition of other countries, several being added in some years, inquiry should be made at the local post office in case of doubt as to a country not mentioned in the list.

[a]Parcels-post packages addressed for delivery in the cities of Shanghai, Canton, Amoy, Swatow, Foochow, Hankow, Haihow, Ningpo, Liu Kung Tau, and Cheefoo (China), are mailable at the postage rate and subject to the conditions applicable to parcels-post packages addressed for delivery at Hongkong.

[b]Parcels-post packages addressed for delivery at any post office in Formosa or Korea; or in the cities of Peking, Tientsin, Cheefoo, Shanghai, Nanking, Hankow, Shasi, Soochow, Hangchow, Foochow, and Amoy (China), are mailable at the postage rate and subject to the conditions applicable to parcels-post packages addressed for delivery in Japan.

**Sealed Receptacles.**—The presence in an unsealed parcel, of sealed receptacles containing mailable articles which can-

Digitized by Google

not be safely transmitted in unsealed receptacles, shall not render the parcel unmailable, provided the contents of the sealed receptacles are plainly visible, or are unmistakably indicated by the method of packing or by a precise statement on the covers. But such sealed receptacles shall not be admitted to the parcels post unless enclosed in an outside cover open to inspection.

**Size and Weight of Packages.**—A package must not measure more than 3 feet 6 inches in length, and 6 feet in length and girth combined, except that packages sent to Mexico, Colombia, and Costa Rica may not measure over 2 feet in length. The weight of a single package is limited to 11 pounds, except that parcels for Germany, Hongkong, Japan, Norway, Belgium, Great Britain, Australia, Sweden, Denmark, and The Netherlands, must not weigh more than 4 pounds 6 ounces nor exceed $50 in value; and a parcel for Peru or Ecuador must not exceed $50 in value.

**Postage Rates.**—Postage must be prepaid in full by stamps affixed at the rate of 12 cents a pound or fraction of a pound. Registry fee, 8 cents in addition to postage. Letters or other communications in writing must not be enclosed with such packages.

**Registration.**—The sender of a parcel addressed to any of the countries named in the foregoing list, except Barbados, Great Britain, and The Netherlands, may have the same registered by paying a registry fee of 10 cents, and will receive the return receipt without special charge therefor, when envelope or wrapper is marked "Return receipt requested."

**Place of Mailing.**—Matter intended for parcels post must not be posted in a letter box, but must be taken to the post office and presented to the postmaster, or person in charge, for inspection.

**Directions on Packages.**—In addition to name and full address of the person to whom sent, the package must bear the words "Parcels Post" in upper left-hand corner, with the name and address of the sender.

**Prohibited Matter.**—Any matter that is declared unmailable in the domestic mails is also denied transmission as parcels-post mail.

Digitized by Google

**Customs Declaration.**—A customs declaration, furnished by the postmaster, must be properly filled out and firmly attached to the cover of the package in such a manner that it does not seal or close the package, so that it can be easily opened.

**Letters Prohibited.**—A letter or communication of the nature of personal correspondence must not accompany, be written on, or enclosed with any parcel. If such be found, the letter will be placed in the mails if separable, and if the communication be inseparably attached, the whole parcel will be rejected. If, however, any such should inadvertently be forwarded, the country of destination will collect upon the letter or letters double the letter rate of postage prescribed by the Universal Postal Convention.

**Customs Duties.**—The United States Post-Office Department will not undertake to state what articles are liable to customs duties in foreign countries, and consequently does not exclude articles of merchandise from the mails for foreign countries because they may be liable to customs duties in the countries to which they are addressed.

Customs duties cannot be prepaid by the senders of dutiable articles; they will be collected of addressees if the articles are delivered.

Dutiable articles forwarded to the United States from foreign countries are delivered to addressees at post offices of destination upon compliance with certain conditions and the payment of the duties levied.

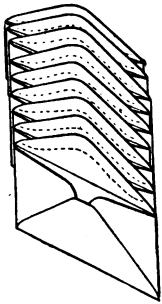
## MISCELLANEOUS POSTAL INFORMATION

**Addressing.**—When addressing mail matter, the name, post office, and state must be given; the street address, when there is one; or the post-office box, if the number is known. If the addressee resides on a rural free-delivery route, the number of the route should be given. If the matter is intended for delivery through the general delivery at the post office, the words "General Delivery" should be added. When a

Digitized by Google

writer of a letter gives his own address, he should specify "General Delivery" if he lives where there is carrier service but expects to call at the post office for the reply. In cities having carrier service, the post office should be notified to hold mail at the general delivery or to forward when the writer's office, home, or other place of address is closed. To secure return, the sender's name and address should always be written or printed in the upper left-hand corner of all mail matter.

Postage stamps should be placed in the upper right-hand corner of the address side, care being taken to see that they are securely fixed. Do not place the stamps all over a package in irregular order or have them upside down; if the package is small but heavy, purchase stamps of a large denomination.



**Folding Checks and Money Orders.** Always fold checks and money orders with the letters smaller than the envelope, so that when the envelope is opened they will not be torn.

**Enclosing of Stamps.**—It is annoying to receive a letter enclosing stamps that are stuck together or to the letter. Avoid this by wrapping the stamps in oiled paper. It is better not to use stamps as a means of payment except where the amount to be remitted is only a few cents, and then 1-cent or 2-cent stamps should be used.

**Sealing Envelopes and Affixing Stamps.**—The accompanying illustration shows how a number of envelopes may be placed so that they may be moistened at one time and the sealing done rapidly. Run a damp sponge over the flaps of the entire lot while holding the envelopes down with the left hand. They may then be sealed quickly, removing each envelope from the row after the flap has been pressed down firmly.

Digitized by Google

A rapid method of stamping is to hold a pile of the sealed envelopes under the left hand; tear the sheets of stamps into strips; do the stamping with the right hand, moistening each stamp separately on a damp sponge and tearing it loose from the strip as soon as it is affixed to the envelope.

**Complaints.**—All complaints should be addressed to the local postmaster, accompanied, whenever possible, with the envelope or wrapper about which the complaint is made. When manifestly improper to direct complaints to the local postmaster, address the Postmaster-General, at Washington, District of Columbia.

**Concealed Matter.**—For knowingly concealing or enclosing any matter of a higher class in that of a lower class and depositing it in the mails, the offender will be liable to a fine of $10.

**Lists of Names.**—Postmasters are forbidden to furnish lists of names of persons receiving mail at their post offices.

**Mail in Care of Another.**—When a letter arrives at a post office addressed to one person in care of another, in the absence of further instructions, the postmaster will deliver it to the first of the two persons named who may call for it.

**Postage on drop letters** (letters addressed for delivery at the office where mailed) is 1 cent for each ounce or fraction, but there is no drop-letter rate where the mail must be delivered by carrier.

There is no drop rate on mail matter other than letters. A request on a drop letter for its return to the writer at some other post office, if unclaimed, cannot be respected unless it has been prepaid with one full rate (2 cents) of postage. Letters mailed at a post office for delivery to patrons thereof by star-route carrier, and those deposited in boxes along a star route or rural free-delivery route, are subject to postage at the rate of 2 cents an ounce or fraction thereof.

**Parent or guardian** may control the delivery of mail addressed to minors, except when they do not depend on parent or guardian for support.

**Revenue and Cut Stamps.**—Postage-due stamps, internal-revenue stamps, or embossed stamps cut from stamped envelopes, or stamps cut from postal cards will not be

Digitized by Google

accepted in payment for postage. Revenue stamps are neither good for postage nor redeemable by the Post-Office Department.

**Permissible Additions.**—The words "Personal," "To be called for," and other directions as to delivery and requests for forwarding or return on prepayment of new postage, are permissible as a part of the address on second-, third-, and fourth-class matter.

**Philippine and Canal-Zone Stamps.**—United States postage stamps are good for postage in Guam, Hawaii, Porto Rico, and Tutuila, but not in the Philippine Islands nor in Panama Canal Zone. Postage stamps of the Philippine Islands or Canal Zone are not good for postage or redeemable in the United States.

**Redemption of Unused Envelopes, Etc.**—Unused stamped envelopes and newspaper wrappers, when presented in a substantially whole condition, will be redeemed by postmasters at their face value, either in postage stamps, stamped envelopes, or postal cards, but stamped envelopes with printed return card will be redeemed only from original purchasers. Postmasters will redeem unused, uncanceled, and unserviceable postal cards at 75 per cent. of their face value. Redemption will be made only to original purchasers and value given only in stamps, stamped envelopes, or other stamped paper.

**Government Printed Envelopes.**—When Government stamped envelopes are purchased in lots of five hundred, or its multiple, of a single size, quality, and denomination, the Department will, on request, print the purchaser's return card on them without extra charge. Return cards will not be printed on newspaper wrappers.

**Perforating Postage Stamps for Identification Purposes.** Representations having been made by individuals, firms, and commercial organizations of serious loss through the pilfering of postage stamps by those having access to the supply on hand, purchasers of stamps were authorized by an order dated May 4, 1908, to perforate or puncture their stamps with letters, numerals, or other marks or devices, not exceeding $\frac{1}{4}$ of an inch in diameter, and the whole space

Digitized by Google

occupied by the identifying device not to exceed ½ of an inch square, for the purpose of identification and protection from theft, but not for advertising.

**Have Packages Weighed.**—When in doubt about the weight of a package, do not guess at it; if you have no scales, take the package to the post office.

**Mail Packages Promptly.**—Never hold packages after letters are mailed stating that the packages have gone forward. If, after the letter is received, there is delay in the arrival of the package, it necessitates useless correspondence.

**Verifying Addresses.**—If the amount of mail permits, it is always well to glance over envelopes before mailing them, to be certain that they are addressed correctly and stamped.

**Discontinuing Periodical Subscriptions.**—Persons who receive regularly publications for whch they have not subscribed should refuse to take them from the post office. If, after such refusal, the publication continues to be sent, a notice of that fact should be sent to the Third Assistant Postmaster-General.

## POSTAL DISTANCES AND TIME BETWEEN NEW YORK AND FOREIGN CITIES

| *By Postal Route to* | *Miles* | *Days* |
|---|---|---|
| Adelaide, via San Francisco | 12,845 | 34 |
| Alexandria, via London | 6,150 | 13 |
| Amsterdam, via London | 3,985 | 9 |
| Antwerp, via London | 4,000 | 9 |
| Athens, via London | 5,655 | 12 |
| Bahia, Brazil | 5,870 | 21 |
| Bangkok, Siam, via San Francisco | 12,990 | 43 |
| Batavia, Java, via London | 12,800 | 34 |
| Berlin, via London | 4,385 | 9 |
| Bombay, via London | 9,765 | 24 |
| Bremen, via London | 4,235 | 8 |
| Buenos Ayres | 8,045 | 29 |
| Calcutta, via London | 11,120 | 26 |
| Cape Town, via London | 11,245 | 27 |
| Constantinople, via London | 5,810 | 11 |
| Florence, via London | 4,800 | 10 |

Digitized by Google

| *By Postal Route to* | *Miles* | *Days* |
|---|---|---|
| Glasgow | 3,375 | 10 |
| Greytown, via New Orleans | 2,810 | 7 |
| Halifax, N. S. | 645 | 2 |
| Hamburg, via London | 4,340 | 9 |
| Hamburg, direct | 4,820 | 9 |
| Havana | 1,413 | 3 |
| Hong Kong, via San Francisco | 10,590 | 25 |
| Honolulu, via San Francisco | 5,645 | 13 |
| Liverpool | 3,540 | 8 |
| London, via Queenstown | 3,740 | 8 |
| London, via Southampton | 3,760 | 8 |
| Madrid, via London | 4,925 | 9 |
| Melbourne, via San Francisco | 12,265 | 32 |
| Mexico City (railroad) | 3,750 | 5 |
| Panama | 2,355 | 7 |
| Paris | 4,020 | 8 |
| Rio de Janeiro | 6,204 | 23 |
| Rome, via London | 5,030 | 9 |
| Rotterdam, via London | 3,935 | 9 |
| St. Petersburg, via London | 5,730 | 10 |
| Shanghai, via San Francisco | 9,920 | 25 |
| Stockholm, via London | 4,975 | 10 |
| Sydney, via San Francisco | 11,570 | 31 |
| Valparaiso, via Panama | 5,910 | 37 |
| Vienna, via London | 4,740 | 10 |
| Yokohama, via San Francisco | 7,348 | 20 |

## MODERN OFFICE METHODS

The modern business office is characterized by time-saving, space-saving, worry-saving, and money-saving equipment and methods that are as superior to old methods as typewriting is to handwriting. The stenographer, as the employer's confidential clerk or right-hand man, has much to do with the system of the office work, and should understand modern office methods in order to fill his position properly. In offices that are not well organized or equipped, the stenographer has an opportunity to show his ability in organi-

Digitized by Google

zing the work. It is in this way that the stenographer can demonstrate his right to promotion, to the position of office manager perhaps. The catalogs of the various manufacturers of business-office equipment are educational and suggest plans that can be applied to a greater or less extent to any business. In his zeal, however, to thoroughly organize the work, the stenographer should guard against one real danger—the installing of files, records, etc., and the requiring of clerical work for which there is no real need. This tendency has been facetiously called "'systematis." Provide for no record, no file, or no clerical work that does not afford a result that warrants the cost and time required. In preparing a form for recording information, have the blanks to be filled as few and simple as possible, and when possible, provide for the use of a check-mark rather than of a word memorandum. In this way useless equipment and fruitless labor will be eliminated.

## METHODS OF COPYING

One of the important features of office work to which attention should be given is that of making copies of important papers. The office files should contain a copy of every important letter, bill, receipt, etc. In some offices it is the practice to make out itemized shipping orders for all express packages, mail packages, etc., and to file copies of these orders, so that the records will show just what was sent, when the shipment was made, etc. The old method of using tissue-paper copybooks, though still in use in offices where there is little correspondence, has been abandoned for the most part in large offices. By its use it is difficult to get uniformly satisfactory results, and in the case of extended correspondence the copies of letters might be in half a dozen different books while the letters to which the copies were replies might be in half a dozen different box letter files, making it a task to assemble all the correspondence.

**Carbon Copying.**—A great many offices make carbon copies of letters, the copy in each case being filed with the letter to which it is an answer. This method makes it possible to keep all the correspondence to and from one

Digitized by Google

person in its order and in one place, provided the filing is done properly. The carbon method saves time, and it has the additional advantage that several copies may be made at one writing. It also has some disadvantages, the chief of which is that slight corrections made on finished letters are sometimes not made on carbon copies and therefore

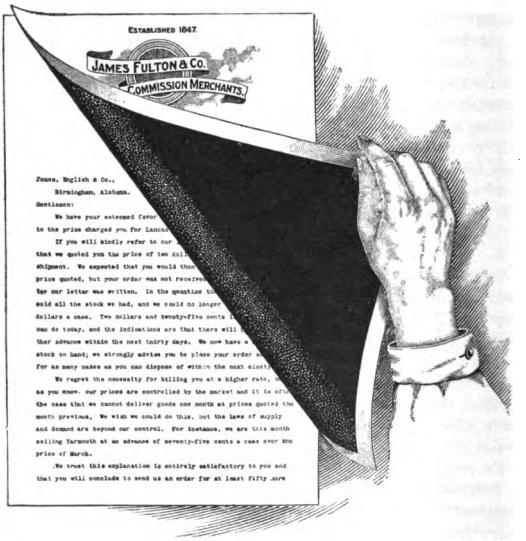



FIG. 1

the copy may not be an exact duplicate of the letter as it appeared when mailed. Another objection is that the carbon paper will sometimes smut the letters. With first-class material and good typewriting, however, the method has no serious drawbacks and is deservedly popular in thousands of offices.

Digitized by Google

The carbon paper most commonly used is that known as "semicarbon"; that is, only one side has a coated surface. Where twenty or twenty-five copies are to be made at one time, paper with both sides coated and known as "full carbon" is used, and copies are made on a sheet on each side of it. In such cases, only ten sheets of carbon paper are needed to make twenty copies.

When semicarbon paper is used, the coated side is always placed next to the sheet on which the copy is to be made. Fig. 1 shows the position of the carbon sheet with reference to the sheet on which the copy is to be made. It is easy to make a mistake and get the sheets in the machine in the wrong way, in which case the copy will be made on the back of the sheet on which the writing is done. There should be a fixed way of arranging the sheets. A good plan for an operator to follow is to lay the printed letterhead face down with the top toward him; on this place the carbon sheet, coated side up; then lay on the copy sheet, and without changing the position, insert all in the machine.

When arranging carbon work for the machine, it is better to let the carbon sheets extend almost to the extreme lower edges of the paper, so that a line written near the bottom of the page may be copied. It is not necessary that the carbon sheet shall be nearer than ½ or ¾ inch of the top of the letter, for the printing of the letterhead occupies the top edge. It is well to go over copies to see that no line is omitted because of the carbon being too short or placed too high.

With fairly thin paper, from four to ten carbon copies may be made. If a batch of sheets will not go in the machine properly, a slip of paper may be folded and placed over the ends, when they will go in the machine easily and evenly. In carbon work, it is necessary to strike the keys a little harder than when writing on a single sheet. If eight or ten copies are to be made, the stroke must be quite sharp, particularly on broad capitals such as M and W. The type of the machine should be clean.

It may be necessary to explain to those that have never seen carbon sheets used, that the coated surface makes an

Digitized by Google

impression on the sheet next to it when the type strikes the ribbon copy. It will be obvious from this that all errors made on the ribbon copy will appear on the carbon copy. They may be corrected with a little trouble by rolling the paper backward or forward a few inches, inserting a card between the carbon sheet and the paper behind it, and erasing the error, after which the correction can be written. Where there are several carbon copies to be corrected, the erasing should begin with the carbon copy next to the roller and the card placed between this and the carbon sheet when the erasure is made on the next copy. A smut will be made if erasures are made without placing something between the carbon sheet and the letter sheet.

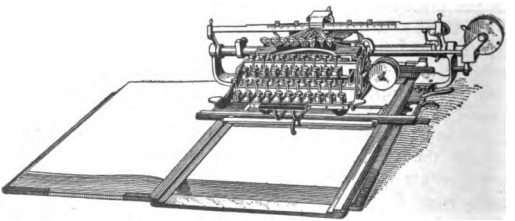


FIG. 2

After carbon copies have been removed from the machine, corrections can be made in the right color by placing a small piece of carbon paper over the ribbon.

**Duplicating and Triplicating.**—The usefulness of carbon copying is not confined to correspondence. An extra copy, or several copies, may be made of all bills, statements, receipts, etc. In accounting work, the greatest source of error is in making transfers or copies. As by the carbon method, the copy is sure to be an exact duplicate of the original, not only is much copying labor saved but this danger of error is removed to a great extent. The carbon copies of bills and statements are frequently punched and inserted in loose-leaf binders. Sometimes this record is made to serve as a day book. By the use of a book type

Digitized by Google

writer an entry may be made in a book while one or more copies on sheets are being made. (See Fig. 2.) The book typewriter is also an excellent billing machine. It is a great time saver in recording offices, railroad offices, etc. In many offices a study is made of how time can be saved

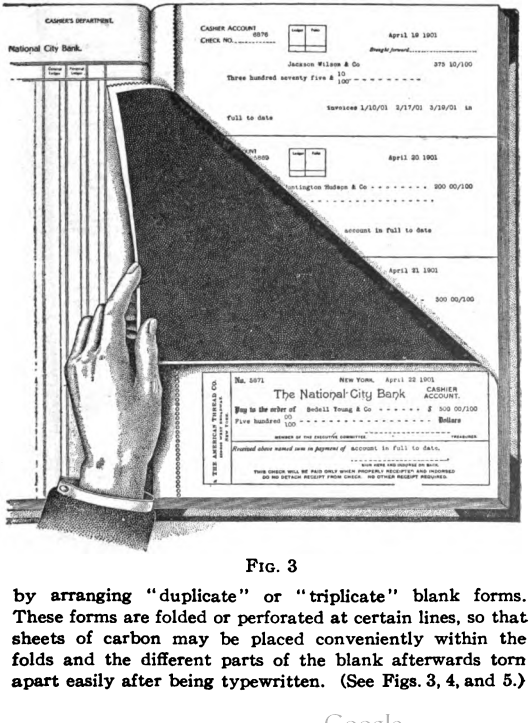



FIG. 3

by arranging "duplicate" or "triplicate" blank forms. These forms are folded or perforated at certain lines, so that sheets of carbon may be placed conveniently within the folds and the different parts of the blank afterwards torn apart easily after being typewritten. (See Figs. 3, 4, and 5.)

Digitized by Google

The style of billing shown in Fig. 5 is now followed by a number of large stores. The bill is kept up to date continually, and at the end of a month, all that need be done is

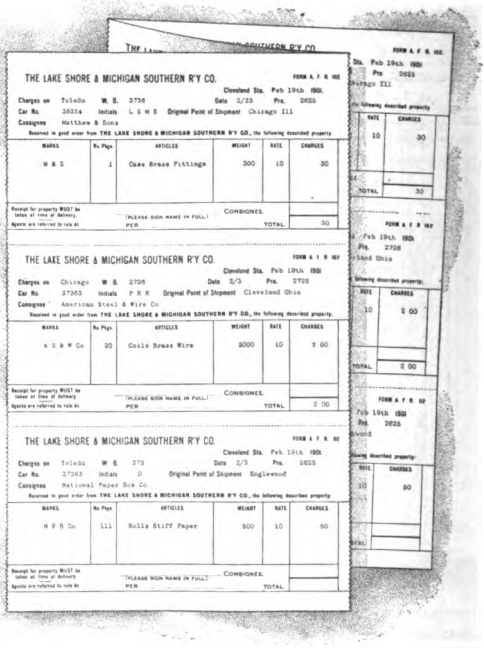
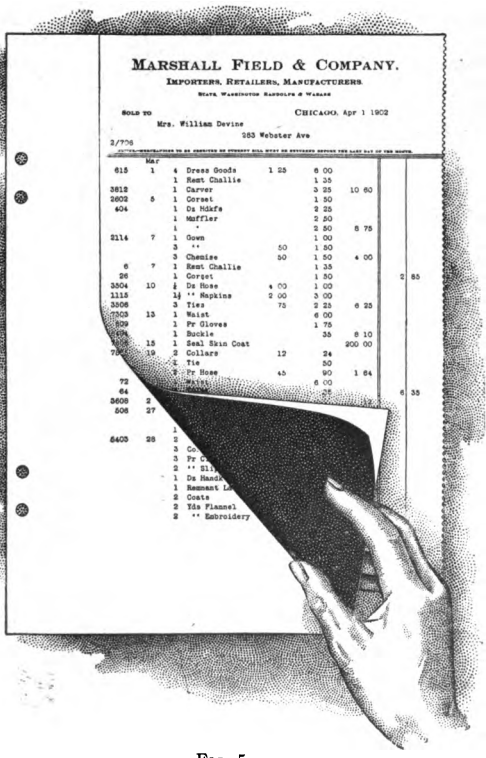



FIG. 4

to tear off the duplicate, file that in a loose-leaf binder, and mail the original to the customer. Much time and bookkeeping work is saved, and bills can be mailed sooner.

Digitized by Google



MARSHALL FIELD & COMPANY.

IMPORTERS, RETAILERS, MANUFACTURERS.

WABASH, WASHINGTON, RANDOLPH & WABASH

SOLD TO Mrs. William Devine

CHICAGO, Apr 1 1902

353 Webster Ave

2/706

| | Mar | | | | | | |
|---|---|---|---|---|---|---|---|
| 615 | 1 | 4 | Dress Goods | 1 25 | 6 00 | | |
| | | 1 | Rest Challie | | 1 35 | | |
| 3812 | | 1 | Carver | | 3 25 | 10 60 | |
| 2602 | 5 | 1 | Corset | | 1 50 | | |
| 604 | | 1 | Ds Hdkfs | | 2 25 | | |
| | | 1 | Muffler | | 2 50 | | |
| | | 1 | " | | 2 50 | 8 75 | |
| 2114 | 7 | 1 | Gown | | 1 00 | | |
| | | 3 | " | 50 | 1 50 | | |
| | | 3 | Chemise | 50 | 1 50 | 4 00 | |
| 6 | 7 | 1 | Rest Challie | | 1 35 | | |
| 26 | | 1 | Corset | | 1 50 | | 2 85 |
| 3504 | 10 | 1 | Ds Hose | 1 00 | 1 00 | | |
| 1115 | | 1½ | " Napkins | 2 00 | 3 00 | | |
| 3906 | | 3 | Ties | 75 | 2 25 | 6 25 | |
| 7303 | 13 | 1 | Waist | | 6 00 | | |
| 829 | | 1 | Pr Gloves | | 1 75 | | |
| 1004 | | 1 | Buckle | | 35 | 8 10 | |
| [illegible] | 15 | 1 | Seal Skin Coat | | | 200 00 | |
| 70[illegible] | 19 | 2 | Collars | 12 | 24 | | |
| | | 1 | Tie | | 50 | | |
| | | 2 | Pr Hose | 45 | 90 | 1 84 | |
| 72 | | [illegible] | | | 6 00 | | |
| 64 | | [illegible] | | | 35 | | 6 35 |
| 3608 | 2 | | | | | | |
| 506 | 27 | | | | | | |
| | | 1 | | | | | |
| 6403 | 28 | 2 | | | | | |
| | | 3 | Cu | | | | |
| | | 3 | Pr C | | | | |
| | | 2 | " Sli | | | | |
| | | 1 | Ds Handk | | | | |
| | | 1 | Remnant L | | | | |
| | | 2 | Coats | | | | |
| | | 2 | Yds Flannel | | | | |
| | | 2 | " Embroidery | | | | |

FIG. 5

Digitized by Google

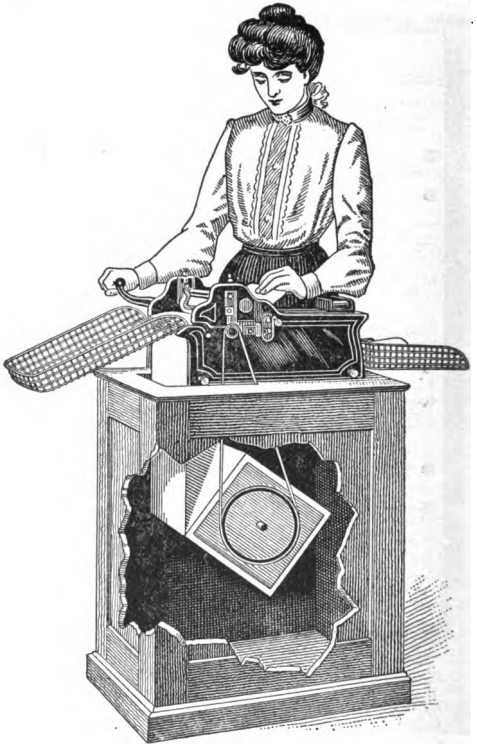


FIG. 6

Digitized by Google

**Roller-Machine Copying.**—The roller copying machine shown in Fig. 6 is one of the latest and best means for copying typewriting. The signed typewritten letters are passed through rollers, just as clothes are run through a wringer, and copies are made on a long roll of tissue paper that is dampened automatically. Several copies may be made by running the letter through the machine for each copy. The tissue paper winds on a frame and the copies are cut apart by the machine knife when the tissue paper is dry; the copies are then filed with the other correspondence in the same manner as carbon copies. The advantage of this method over carbon copying is that a copy is made of the signature as well as of the letter; that a copy is taken after all changes have been made; that it is not necessary to correct several copies, as is often the case in carbon copying; that it saves a little more time and avoids the smutting common in carbon copying. As no carbon paper is required, the cost, after the machine is installed, is somewhat less. The advantage in regard to convenient filing is about the same in both methods. Good results will not be secured from the roller-copying machine if the typewriting is done with a faint ribbon.

## FILING

The older methods of filing letters in a haphazard way in an alphabetical box-like file or loose in an alphabetical drawer file are still used and do well enough perhaps where there are very few letters to be filed. In large offices, however, the method has been superseded largely by vertical files, the Shannon style of flat file, or by the side-opening flat file.

### VERTICAL FILING

Fig. 1 shows a section of a cabinet for vertical filing with one drawer pulled out. The drawers of these vertical-filing cabinets contain lettered or numbered guides. The correspondence, when placed together in order as to date, is placed on edge between the various guides. As the guides project above the edges of the folders it is easy to find any corre-

Digitized by Google

spondence wanted. Usually each different batch of correspondence is kept in a *folder*, Fig. 2, that separates it from other batches and makes removing very convenient. (See Fig. 1.) The folders shown in Fig. 2 are those cut with a projecting tab that serves as an excellent supplement to the guides. The name or number is written on this tab




FIG. 1

and is in plain view at a glance over the drawer. The folders keep the correspondence from doubling up and working toward the bottom of the file. If the correspondence is not removed frequently, each batch may be fastened together tightly with clips and placed behind the proper guide. The folder method is the better, however, as it separates each batch of correspondence from adjacent batches. The com-

Digitized by Google

pressor supplied with most vertical cabinets will keep the correspondence of a partly filled file from falling.

**Arranging and Indexing.**—Vertical files are usually arranged and indexed in one of four ways: (1) geographically or by localities; (2) by subjects; (3) by correspondents' names; or (4) by numbers, or the numerical method.. Indexing by date is chiefly temporary, being used only to supplement one of the other methods.

*The Geographical Method.*—The geographical or locality method is a good one when it is desired to have all the correspondence from a given territory in one section of the file. For example, a manufacturer may find it convenient to

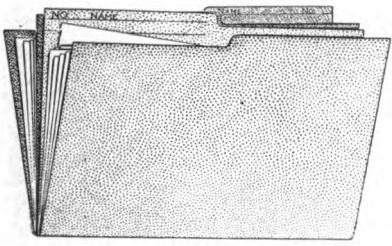


FIG. 2

assemble all Maryland dealers in products of his class behind a general guide bearing the word "Maryland." Behind this state guide may be city guides bearing the names Annapolis, Baltimore, Hagerstown, Havre de Grace, etc., while the folders behind these subguides will bear the names of the dealers. The city guides and folders need not, of course, be put in except as correspondence from new cities and new dealers are added. If the files are very extensive, a set of alphabetical guides can be placed behind each city guide and thus make reference to the folders more convenient. The label on the outside of the drawer should show the states or cities included in the drawer.

Digitized by Google

*The Subject Method.*—The subject method of filing is not, as a rule, well adapted to the filing of general correspondence, but is particularly well adapted to the needs of purchasing agents, buyers for department stores, stock keepers, etc. The general guides are marked, *Hosiery*, *Garters*, etc., as the case may be, and behind these guides are subguides

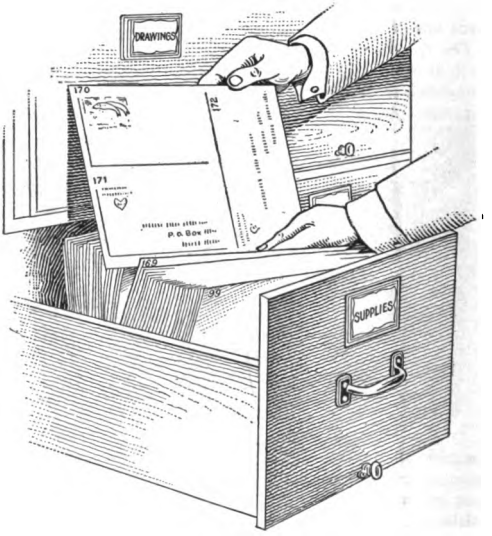



FIG. 3

alphabetically arranged, bearing the names of the various dealers or manufacturers. Behind the subguides are folders containing correspondence, price lists, circulars, etc. If necessary, a separate folder may be used for each different class of material, or if each class is voluminous, a separate cabinet may be arranged for supplies, price lists, and cata-

Digitized by Google

logs. The label on the outside of the cabinet drawer should show the nature of the matter filed within the drawer, *Notions*, *Dry Goods*, *Supplies*, etc. (See Fig. 3.) Where a single subject requires much space, an entire drawer or an entire cabinet of drawers may be given up to it, and plenty of subguides used for the various divisions of the general subject. Thus, a drawer might be devoted to machinery, with subguides for dynamos, boilers, dredges, etc. The

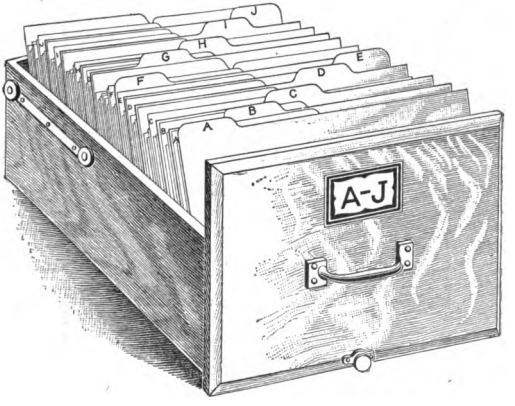



FIG. 4

subject method is well adapted to the filing of advertisements, illustrations, samples of letterheads, envelopes, cards, folders, corrections for new editions of catalogs, etc. Samples of printed matter, advertisements, illustrations, etc. may be pasted on large sheets of uniform size to advantage. (See Fig. 3.)

*By Correspondents' Names.*—The method of filing by correspondents' names is the most common of all systems. The simplest file of this class, and one that does well where there is not a great deal of correspondence, is such a one as

Digitized by Google

is shown in Fig. 4, in which 26 guides, *A* to *Z*, are distributed in the drawers of a two-drawer or a three-drawer cabinet. If, however, the correspondence is large enough to fill a number of cabinets it is better to use a more finely divided set

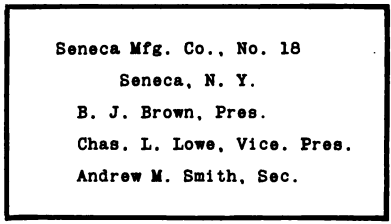



FIG. 5

of guides, one guide covering *Aa* to *Am*, the next *An* to *Az*, and so on. Ready-made sets of guides of almost any size desired can be had.

If the heaviest correspondence is with a few firms, a special section of the cabinet can be set apart, and if desired, a set

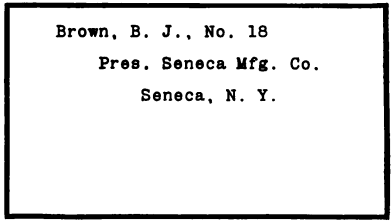



FIG. 6

of subguides may be used to separate this heavy correspondence according to subjects. But, of course, by a system of this kind it will be necessary for the office to write on only one subject in one letter.

Digitized by Google

*The Numerical Method.*—In the early days of vertical filing, there was an overuse of what is known as the numerical method. By the numerical method, instead of a folder or guide bearing the correspondent's name, it bore a number, and the number of a correspondent could be found only by referring to a separate card file in which names were indexed alphabetically. The method has some advantages for certain offices, for it provides a certain place for all the correspondence from a given source, whether the letter is written by Mr. Brown, the president of the firm, or by Mr. Smith, the secretary, whereas by the alphabetical system there is an inclination to put all Browns under *B* and all Smiths under *S*. The card index of a numerical system frequently has cross-indexes, like those shown in Figs. 5, 6, and 7.

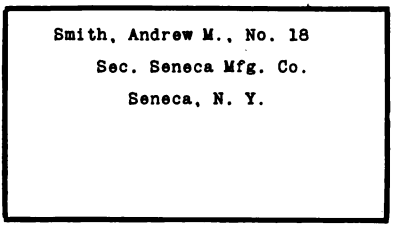



FIG. 7

A card would also appear in the file bearing the vice-president's name and the number *18*, if he carried on any of the correspondence of his company. By such a system all correspondence from the Seneca Manufacturing Company would be marked *18* plainly across the face, and all letters to that company would have the number *18* written on them by the stenographer in some inconspicuous place. The numerical system has, however, been abandoned in favor of the alphabetical arrangement of folders bearing names, except by a few concerns that find numerical arrangements particularly well adapted to their needs. Busy attorneys, for example, find it convenient, as a means of avoiding the double indexing of

Digitized by Google

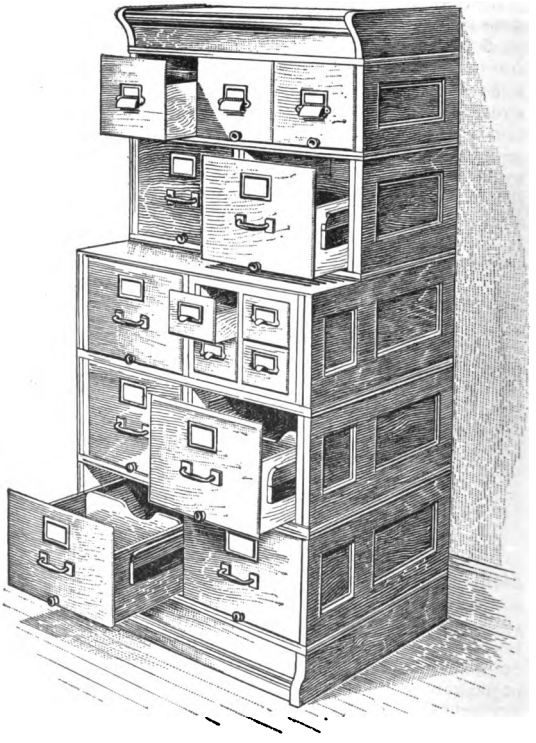


FIG. 8

Digitized by Google

the names of parties to various suits, etc., which would be necessitated by an alphabetical arrangement. Sometimes, too, in a subject file, there are so many miscellaneous subjects to be treated and so little to go behind each guide that it is preferable to have a series of numbered folders with a well-arranged index as a key. The card index, as has been shown, provides an excellent means of cross-indexing.

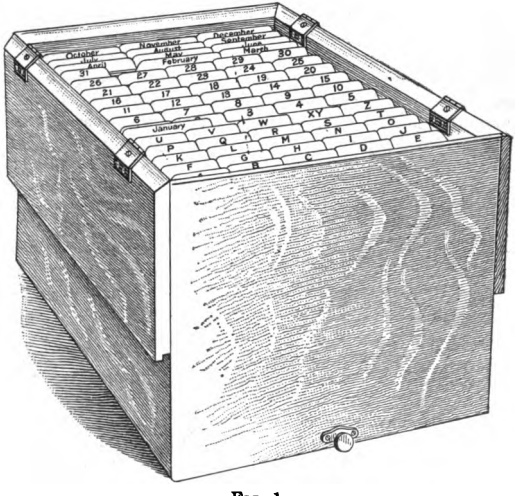


FIG. 1

A modern cabinet for vertical filing of cards and papers of various sizes is shown in Fig. 8.

## FILE FOR FOLLOW-UP CORRESPONDENCE

In striving to make sales, collections, etc. a correspondent should not file correspondence permanently, as he would then have to depend on his memory as to when second, third, or

Digitized by Google

still other letters should be written. Consequently, a special follow-up file is a necessary part of such a correspondent's equipment. A convenient file of this class is shown in Fig. 1. It is, of course, intended for only pending matters, and consists of two parts, one an alphabetical file in which are placed the various pending batches of correspondence; the second part consists of a set of numbered guides, 1 to 31, and a set of monthly guides, January to December. After making a quotation or asking for a remittance, the batch of correspondence is filed in the alphabetical section, while an extra copy of the letter, preferably on paper of a different color from the usual file copy, is placed behind the guide that represents the day on which it is intended to write again, if no answer is received from the one addressed. For example, the correspondent writes on the 10th and plans to write again on the 20th if no reply has been received at that time. The correspondence is filed in regular form in the alphabetical index, while the extra copy, sometimes called the "tickler" copy, is filed in front of guide *20*. On the 20th, the correspondent, of course, gives attention to all memoranda behind guide *20*. If, however, in the meantime a reply has been received, the entire correspondence is readily found in the alphabetical section; in such a case, the tickler copy, no longer being of use as a reminder, may be destroyed. If no reply is received, the correspondent may give attention on the 20th and file the tickler copies behind another future date. The monthly guides provide a means of filing tickler copies or other memoranda to be attended to in future months. For example, a prospective customer may write in January that he will probably wish to buy in March; hence it is essential that his correspondence shall be brought to the correspondent's attention in March. If the follow-up is very extensive, the alphabetical part may be kept in a special cabinet or even in the regular files and removed by the correspondence clerk on the day that the tickler copy comes up for attention. A deep drawer of a desk will, if provided with a set of 31 numbered guides, and a set of monthly guides, make a fairly satisfactory tickler file. Such a one as Fig. 1, however, may be kept in sight.

Digitized by Google

## SHANNON FILES

The Shannon style of flat filing has many good points in its favor. The file, which is show in Fig. 1, has a pair of arches at the back on which the letters are inserted much as keys are put on a ring, so that if the correspondence is put on in proper order, the order cannot be disarranged. In filing by this method, all letters and answers are punched with a simple punching device, the arches are opened by

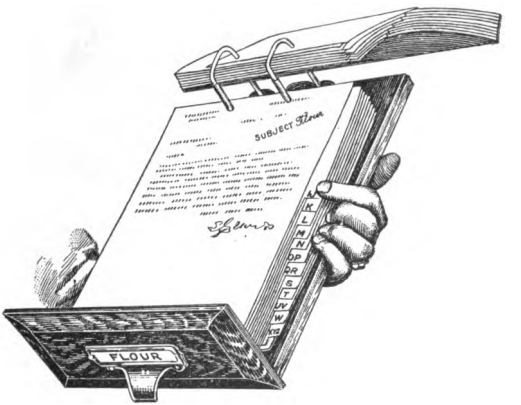



FIG. 1

turning them, as shown in Fig. 2, and each file becomes practically a bound letter book. To find any letter in the file, it is not necessary to open the arches or even to find a table on which to place the file. The file may rest on the left arm, and when the finger has run down to the proper letter on the side index, the papers may be divided at that point and the top portion thrown over the arches as in Fig. 1.

Digitized by Google

The advantages of the Shannon system are that papers are not likely to become disarranged, it being easier to find



FIG. 2

the letters just as they are bound in the file than to remove them. Therefore, not only is a letter less likely to be lost

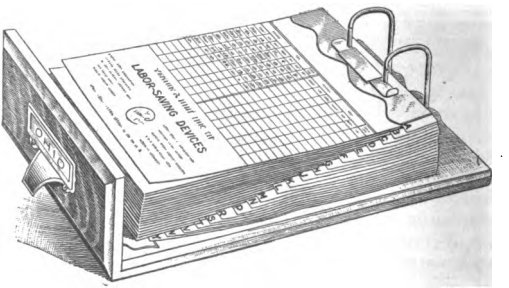



FIG. 3

but it is also less likely to get out of its proper position with reference to preceding and subsequent letters. Again, when

Digitized by Google

it is advisable to remove a letter, the file remains open at that point, and the letter is more than likely to be returned to its proper position. The binding device has a compressing attachment, and each file has a transfer blank on top (see Fig. 3), so that when the file is filled, correspondence and index may be transferred just as it stands to a filing case bearing a number or a date that corresponds to the one entered on the transfer sheet. The transfer sheet remains in the file drawer as a record of the various transfers.

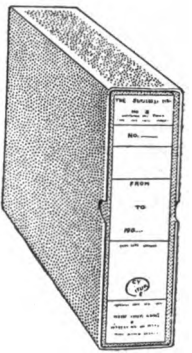


FIG. 4

Fig. 4 shows a transfer case. This case is also equipped with arches, so that the correspondence may be filed just as it was in the drawer. After transferring, the proper notation should be made in the blanks on the front of the case, showing the kind of correspondence in the case, its date, etc.

This transferring is necessary in all filing systems, for otherwise the cabinets would become packed with old correspondence to which reference would rarely be made.

The various methods of arranging and indexing described for vertical filing apply as well to the Shannon system, the only difference being that the guides are of a different style.

## SIDE-OPENING FLAT FILE

The side-opening file illustrated on page 310 is another popular file and one that has points in its favor. The compressor keeps the correspondence packed tightly, so that it does not double up; no folder is required, the correspondence being merely fastened together in the proper order as to date. When the drawer becomes full, the correspondence and index may be transferred to a transfer case.

Digitized by Google

The methods of arranging and indexing described for vertical filing may be applied also to this style of file.

## CARD SYSTEMS

There is no office device adapted to a greater variety of uses than the card system, and none which does more toward reducing the labor of detail work in an office. By the card system, the matter to be indexed or recorded is written on cards, properly ruled and printed for the purpose. These cards are then placed on edge in a drawer or cabinet, and are divided into groups or sets by other cards having appropriately labeled tops extending above, to facilitate reference.

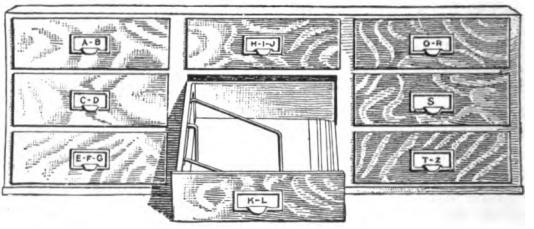



FIG. 1

The adaptability of the card index is such that its uses are practically limitless. It can be classified and arranged to keep any desired record in the most systematic and convenient manner possible. As soon as any matter on file in a card index becomes valueless, the card containing it may be removed without interfering with the arrangement of the remaining cards, thus keeping the list accurate, up to date, and filled only with valuable records.

For convenience of reference the card index is unsurpassed. The various classifications that may be obtained by the use of guide cards of different colors may be made so systematic that reference to any division of the records may be made almost at a glance.

Digitized by Google

Cards for filing systems can be obtained in a number of sizes, the usual sizes being 3 in. × 5 in., 4 in. × 6 in., and 6 in. × 8 in.

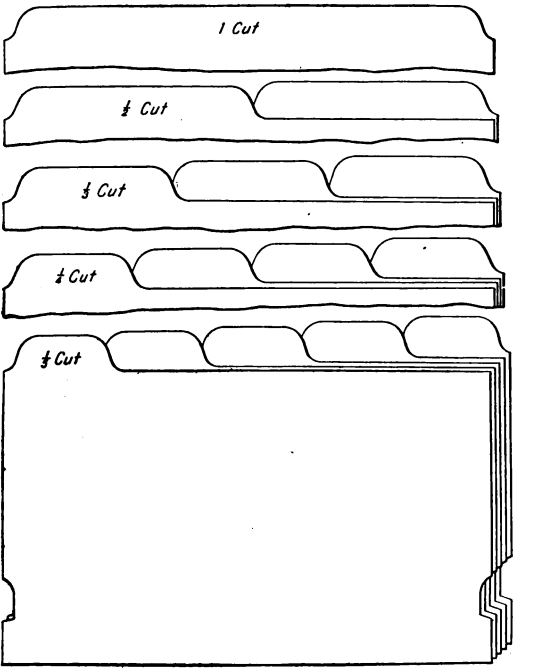



FIG. 1

## GUIDE CARDS

Guide cards are of the same size as other cards, but have a slight extension on the top edge on which is printed the

Digitized by Google

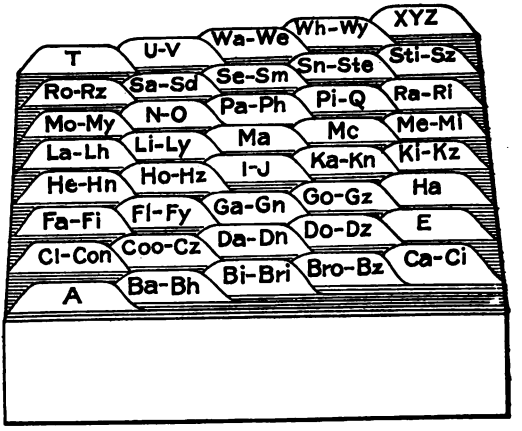



FIG. 2

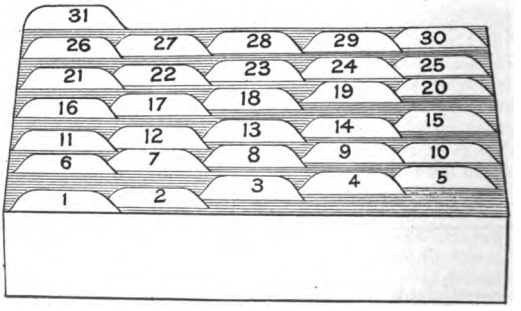



FIG. 3

Digitized by Google

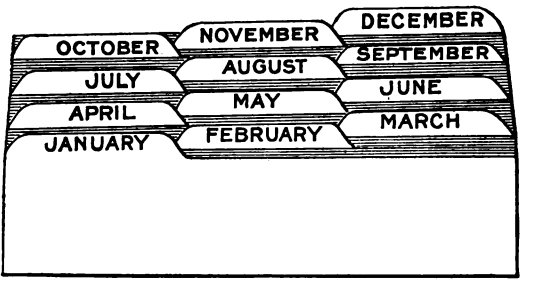



FIG. 4

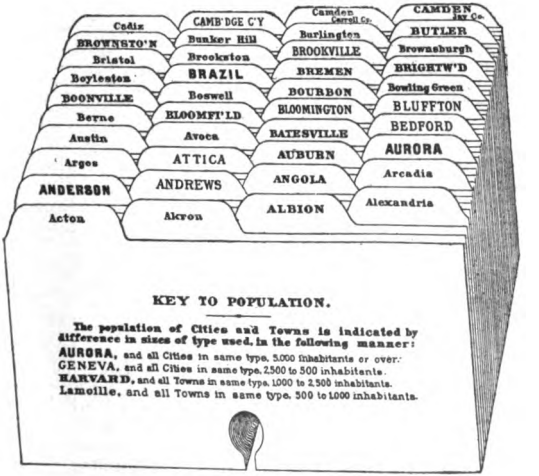



FIG. 5

Digitized by Google

headings that are required for subdividing the card list for convenience of reference. Guide cards are made of exceptionally tough, heavy stock to withstand the frequent handling, and come in sets with extensions cut in fifths, fourths, thirds, halves, or full center cut, as shown in Fig. 1. Figs. 2, 3, 4, and 5 show four standard sets of guide cards. Only part of the full set is shown in Fig. 5. When properly placed in drawers or trays, the extensions alternate so as not to interfere with one another in any way, and reference to the cards filed under any particular heading can be had almost at a glance.

## TAB CARDS

Record cards with small, rounded projections are termed tab cards. (See Fig. 1.) These tabs may be written or

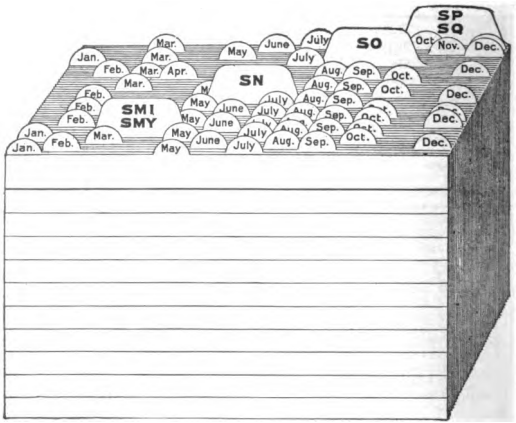



FIG. 1

printed on, or they may, by their location, indicate a certain classification of the index. The guide cards are the primary

Digitized by Google

index and the tab cards the auxiliary or secondary index, and further divide the file and make reference to a particular division or card easier and quicker.

## FILING AND RECORDING

Cards are usually filed in such drawers as the smallest ones shown in Fig. 8, under Vertical Filing, though the large sizes of cards, such as those now used for ledger accounts, stock records, etc., require larger drawers. In some offices, the preference is for the card without holes for a rod; in other offices, all cards are ordered perforated, and a round or flat rod used to keep them in place. In Fig. 1 is shown a flat-rod arrangement; by this method, it is not necessary to remove the rod wholly or partly but only to turn it so that it will slip through the narrow slot in the card.

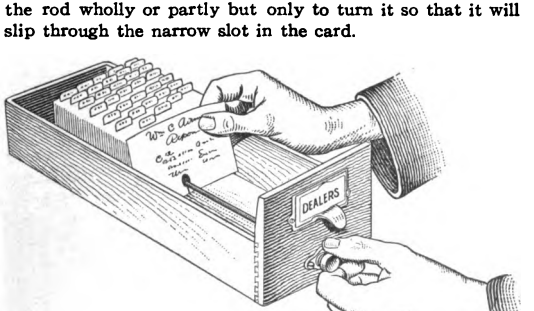



FIG. 1

To describe all the ordinary business systems that may be carried out by the use of cards would require too much space. A few examples will be given. The manufacturers of card outfits issue catalogs that describe stock forms well adapted to the use of many different kinds of business.

**Mailing List.**—The card system is especially desirable for a mailing list. One girl can address 70 envelopes or postals

Digitized by Google

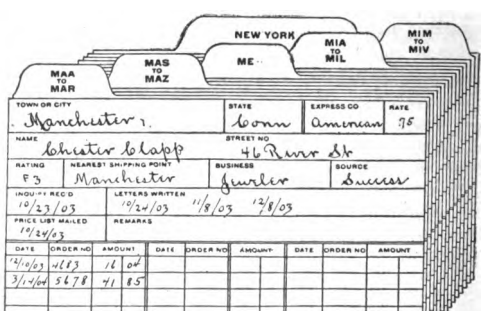



FIG. 2

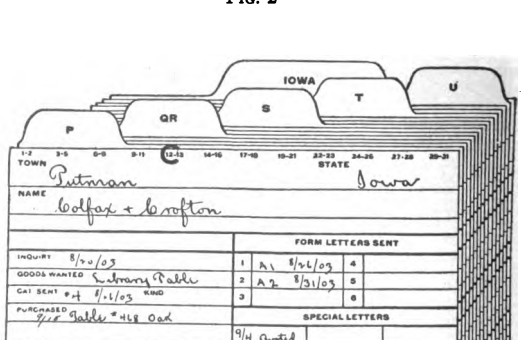



FIG. 3

Digitized by Google

from a card list, to 40 from an ordinary book list. A card list is easily kept fresh and free from old, transferred, or dead matter, which is impossible with bound books. The list may be distributed among several clerks, and thus facilitate the rapid completion of the work. If the cards are filed by locality, any section may be easily addressed or any territory covered, independent of other territory. A

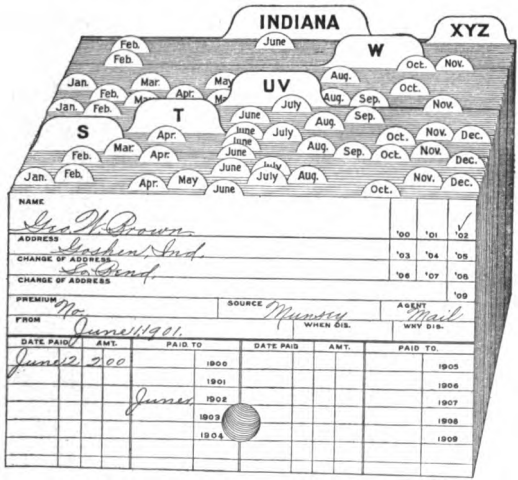



FIG. 4

record of all letters, circulars, etc. is kept on the card, thus avoiding a duplication. (See specimen form in Fig. 2.)

**Follow-Up File.**—In Fig. 3 is shown a form for a follow-up system. The various entries, such as kind of goods prospective wanted, date of sending catalog, form letters, special letters, etc., are recorded from time to time, so that the card is a concise record of the negotiations. The metal

Digitized by Google

clip seen on the upper edge may be moved to the date on which the card is to be again given attention; being visible even when cards are piled closely, it serves as a reminder to the correspondent.

**Subscription List.**—The constant changes and additions in a subscription list make it necessary to adopt a system that does not require rewriting at frequent intervals. The card index fills every requirement. (See Fig. 4.) The name, address, etc. are entered on printed cards with tabs to show

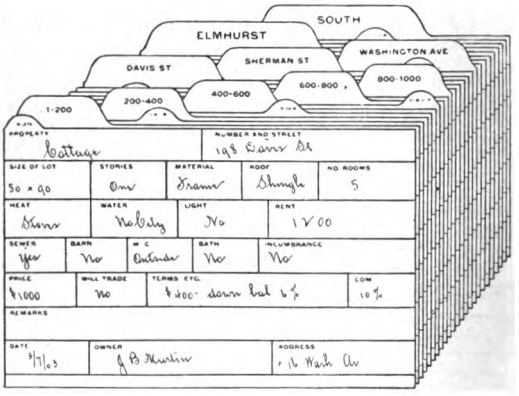



FIG. 5

the date when the subscription expires. As the card clearly shows whether the subscription fee has been paid or not, no other account with the subscriber is necessary, though a ledger account may be kept with subscriptions, as a whole, if desired. The cards can be indexed alphabetically as a whole, or, what is better, may be arranged by states and towns and then indexed alphabetically. By the use of such an index a name can be found almost instantly, and as the tabs show which subscriptions are about to expire, such cards

Digitized by Google

can be picked out and renewals solicited without disturbing the other records. Note that the printed dates on the card save writing.

**List of Property.**—For listing city real estate, the cards are filed by district, street, and number; farm properties by range, township, and section. Cards of contrasting color distinguish different classes. The position of the projecting tab denotes valuation. One writing of the data thus furnishes a complete record, indexed by location, kind of property, and value. (See Fig. 5.)

## LOOSE-LEAF RECORD BOOKS

Adapted to almost or quite as wide a range of usefulness as the card system, is the loose-leaf record book, which may be purchased in all sizes from very small memoranda books to large ledgers, and for which a great variety of stock forms

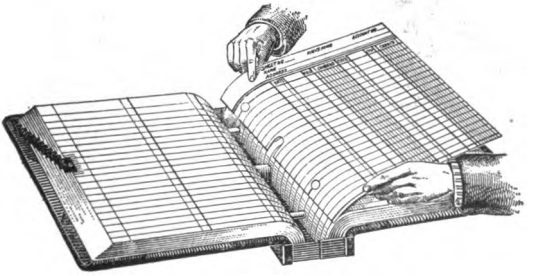


FIG. 1

can be procured. Loose-leaf binders are of various styles, but are all similar. Fig. 1 is a typical example. Some of these binders require sheets with slots such as are shown in Fig. 1; others have sheets for only round holes, making it impossible for a sheet to be taken out unless the binder is unlocked or the leaf is torn out. Some of the advantages of loose-leaf record books are: the binders will hold securely

Digitized by Google

any number of sheets from one up to the full capacity of the book, hence the book may be built up as there may be need; pages may be removed and inserted easily, thus making it possible to remove to a transfer file pages that are full or that are no longer needed in the book that is used daily; the indexes make it easy to refer to any page, and as the book is flat it affords a good writing foundation and an entry may be made without going to a desk; as it is unneces-

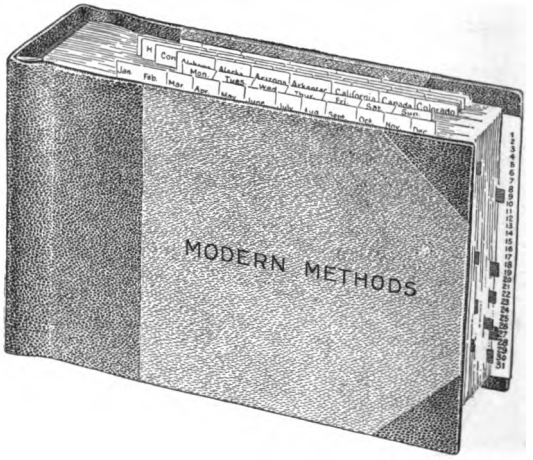



FIG. 2

sary to take a leaf out of its proper place in order to make a notation, there is little likelihood of leaves being misplaced; the records may be arranged alphabetically, topically, geographically, or numerically, all at the same time and in the same book; an index can be arranged at the bottom or top edge of the book as well as at the side, and metal markers can be used as reminders of dates on which certain sheets require further attention, an index arrangement to suit any business

Digitized by Google

PUBLICATION Brown's Magazine ADDRESS Boston, Mass.

REPRESENTATIVE D. L. Madison, Brunswick Bldg. N.Y. FORMS CLOSE 5th. pre. mo.

GROSS RATE $ 100 page SIZE OF PAGE 5½ X 8 DATE OF CONTRACT May 3 '07 AGENCY Maxwell

$90 + 10% agts. comm = $99 WIDTH OF COL 16 picas total 3 pages

DISCOUNT $99 - 5% cash d. CONTRACT EXPIRES Jan. '08 REMARKS 20% dis. for

cash

NET RATE $ 94.05 pg. CIRCULATION 90,000 CHANGE IN PRICE 6 pages one year

| 190 | KEY | KIND OF AD | SPACE | COST | COPY NUMBER | ANS REC'D | COST OF EACH | NO. OF SALES | TOTAL SALES | COST OF EACH | AVERAGE SALE | COST OF FOLLOW UP | BILLS O. K'D | BILL PAID |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| JAN | | | | | | | | | | | | | | |
| FEB. | | | | | | | | | | | | | | |
| MAR. | | | | | | | | | | | | | | |
| APR. | | | | | | | | | | | | | | |
| MAY | | | | | | | | | | | | | | |
| 1907 JUNE | B | Bk case | 1p. | 94 05 | 5 | | | | | | | | ✓ | June 6 |
| JULY | E | Desk | ½ | 47 02 | 9 | | | | | | | | ✓ | July 5 |
| AUG. | H | Chair | ½ | 47 02 | 11 | | | | | | | | | |
| SEP. | | | | | | | | | | | | | | |
| OCT. | | | | | | | | | | | | | | |
| NOV. | | | | | | | | | | | | | | |
| DEC. | | | | | | | | | | | | | | |
| TOTALS | | | | | | | | | | | | | | |

Jan. Feb. Mar. April May June July Aug. Sept. Oct. Nov. Dec.

FIG. 3

Digitized by Google

can be adopted. Fig. 2 is an example of a popular style of small loose-leaf book holding a sheet 5 in. × 8 in. Note the triple form of index at the top edge, also the metal markers at the side opposite dates on which various sheets are to be given attention. Fig. 3 is a specimen of the stock forms that may be purchased for these loose-leaf books. This form is one for keeping account of the advertising done in one publication, the cost, kind of advertisement inserted, key number of copy, etc. Details as to number of inquiries received, cost of sales, etc. are posted from time to time. In cases where nothing but dates need be stamped on these records, labor may be saved by the use of a small rubber stamp.

The principal feature of the loose-leaf record book is its elasticity; that is, the book containing live records, whether it is large or small, can be kept to its proper size, only one leaf being put in for a single name at a time, whereas in bound books, the clerk or accountant must guess at the probable amount of space that will be required for the record in a certain case; and coincident with this feature is that by which pages may be removed quickly and filed in convenient well-indexed transfer binders. The loose-leaf system is now used extensively for all kinds of record systems, from mere temporary office memoranda to ledger accounts.

## OFFICE METHODS AND DEVICES

**Tickler Systems.**—There are still other methods of keeping tickler systems besides that described under Vertical Filing, but the object in all cases is to provide for the correspondence coming automatically to the attention at the proper time and thus relieving the mind of nagging detail. In some offices where printed letters or form-paragraph letters are sent to each inquirer at fixed intervals, routine plans are followed. One such plan is to use thirty of the old-style box letter files, arranging them in numerical order on shelves and after answering a letter to file it ten days ahead in the file that bears a number corresponding to the date on which the second letter is to be sent. The letter is

Digitized by Google

merely put in the proper alphabetical division of the file. As there may be no copy of the printed letter or the form paragraph to attach to the inquiry, the letter will be stamped "A, Sept. 15, 1908," meaning that a letter of Form A was sent on that date. Of course, if a special letter is written at any time a copy of such special letter will be attached. As some months have only thirty days, only thirty files are used; in months that have thirty-one days, the letter that would fall on the 31st is put in the File No. 1. Each day, the file corresponding to the day of the month is taken down and given attention. This method makes it necessary for each inquiry to be recorded in a book or card index on the day received; otherwise it would be practically lost in the file, and the clerk would be unable to get the correspondence when a reply came from the inquirer. For example, suppose that the inquiry came on the 6th of the month. The first letter would be sent that day and the letter, card, or coupon—whatever it may be—would be placed in File No. 16; on the 16th it would be taken out, letter of Form B sent and the inquiry placed in File No. 26; if there were a third letter in the follow-up system, the letter would go to File No. 6; and so on. The assumption here is that all letters will be sent ten days apart, the usual time between letters of a follow-up system. Now, if a further communication is received from the prospective purchaser on the 17th of the month, a glance at the index will show that the inquiry was received on the 6th and therefore must be either in File 16 or File 26. As the 16th has just passed, it will, of course, be found in File 26.

In offices where the plan is to send a form letter on a certain date of every month, a common practice is to address a second envelope at the time the inquiry is received and the first letter is sent. Before letter No. 2 is sent, however, the envelopes are checked with the card file, and where replies have been received the envelopes are thrown out.

In some offices, a small card file (Fig. 1), arranged on much the same plan as the folder file, is used as a daily reminder. A brief memorandum is put on each card, covering the matters that require attention. These desk card files are also

Digitized by Google

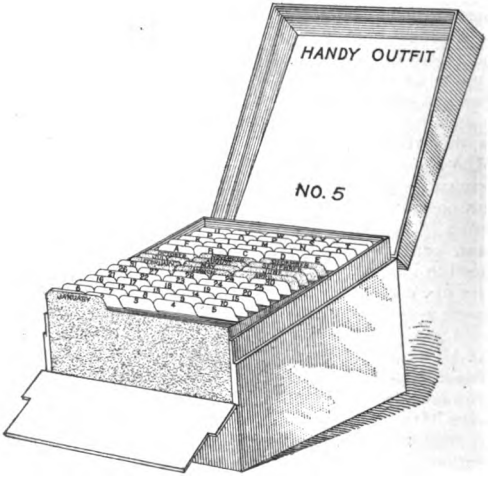



FIG. 1

A HANDY DESK TICKLER, OR FILE, WITH A SET OF 1 TO 31 GUIDES, A SET OF MONTHLY GUIDES AND A SET OF ALPHABETICAL GUIDES, DESIGNED TO PREVENT THE OVERLOOKING OF PENDING MATTERS.

Digitized by Google

called "ticklers," but they are files for memoranda rather than for correspondence.

**Care of Files.**—In every well-regulated large office there should be a file clerk, to whom all should go when papers or records are wanted. If every one in the office is permitted to take out correspondence and records at will, the best system will soon be disorganized. The file clerk, when sending correspondence out of the room, should always insert in the files a folder or sheet that shows who has the correspondence and when it was taken out. All company correspondence should be kept in this general filing room

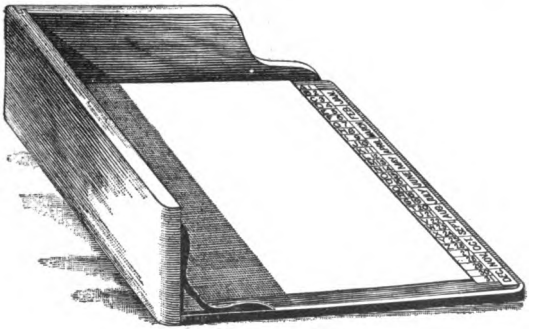


FIG. 2

under the control of the file clerk. In offices where each person keeps his own separate file of correspondence, not only is labor, space, and filing cases wasted, but the firm is at a serious disadvantage in not having all correspondence where is readily accessible.

Some offices in which filing space must be economized as much as possible follow the plan of using only one sheet of cheap paper for the carbon copy of a two-page letter. Of course, good practice does not permit the writing of a typewritten business letter on both sides of the sheet, but there is no real reason against using both sides of the sheet

Digitized by Google

on which the carbon copy is made, thus saving a sheet of paper each time and saving half the filing space.

**Checking of Records.**—It is a saving of time and labor to adopt symbols for checking whenever possible. In an advertising office, for example, a certain kind of mark may be used to indicate that an advertisement failed to appear as ordered; another symbol may be used to indicate

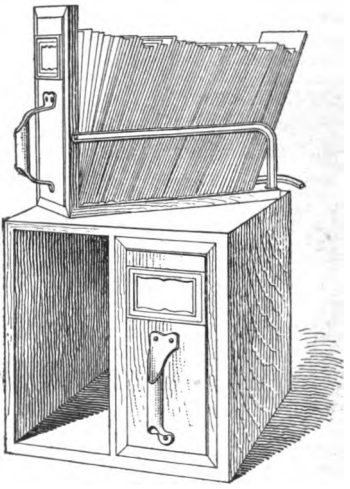


FIG. 3

that the advertisement appeared, but out of the position ordered; and so on. Of course, in following such a plan, there should be a key to the symbols in the front of the file, so that they may be readily understood by others beside the file clerk.

**Office Devices.**—In Fig. 2 is shown a flat desk file used by many business men for the keeping of pending mat-

Digitized by Google

ters, such as important correspondence, memoranda of engagements, reports, statements, etc., before them. Another form of temporary file for price lists, bulletins, etc. resembles a Shannon file (see Fig. 3 under Shannon Files), being a flat board with a convenient punching device at the lower edge and two arches at the top, so that papers may be punched and inserted quickly.

A style of document file much used in law offices is shown in Fig. 3.

The numbering of checks, the check-register, orders, job tickets, and, in fact, every class of paper requiring numbering is best done by the use of an automatic numbering machine such as is illustrated in Fig. 4. This machine is small, light, and not expensive. It is so simple in action that the setting of a dial adjusts the machine to print consecutively: another turn of the dial and the printing is done in duplicate; a third turn and the same number is printed over and over. The machine saves much time and gives greater legibility than the pen-numbering method.

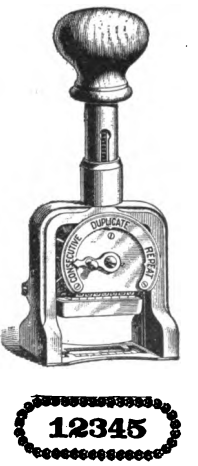



FIG. 4

The time-stamping machine records the hour and minute at which a letter or other document is received. It is generally used in offices and factories where time is of great importance and where it is necessary to hold each one strictly to account for delay.

## RECORD OF STOCK SUPPLIES

A file or a scrap book should be kept in every office for the purpose of preserving a complete set of samples of all printed matter ordered. It is well to have a duplicate of each piece, so that there will be a spare copy to use in

Digitized by Google

ordering. On each piece there should be entered a memorandum of the date of order, quantity, cost, etc. In offices where much printed matter is used, it is well to print on each lot, in small type and in an inconspicuous place, a form number and a memorandum of the date and quantity, thus, 24-10m-3-8-08, which signifies that the number of the form is 24, and that 10,000 were ordered on March 8, 1908.

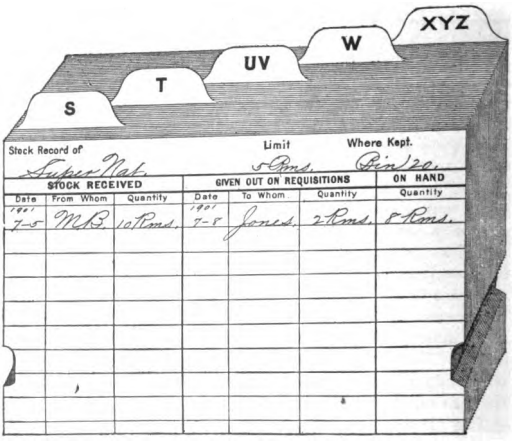



FIG. 1

As it requires time to get out a supply of printed matter, either a card stock record should be kept that will show at all times when and where the stock has been used and how much is on hand, or, if the office uses so little stock supplies that this is impracticable, a system may be adopted of inserting a red sheet on top of about a month's supply (the exact time will depend on the time required for reprinting) of the printed matter, counting from the bottom of the pile. When the red sheet is reached, it will serve as a

Digitized by Google

FIG. 2

Digitized by Google

warning that more stock should be ordered immediately. Figs. 1 and 2 are suggested forms for a simple record of stock supplies. The system is adaptable to all kinds of stock supplies, and as Figs. 1 and 2 show, may be kept either by means of a card case or a loose-leaf book.

## INTERDEPARTMENTAL TELEPHONE SYSTEM

To establish a complete office telephone system, so that every employe of responsibility may be reached quickly, means some initial cost and the employment of an office central operator, but a great deal of valuable time will be saved. In offices of medium size, the young man or young woman who receives callers can also attend to the exchange and thus make it unnecessary to employ another person. This method is the best one of providing against useless interviews; the visitor states his errand, is asked to be seated, and the operator ascertains whether or not the one the visitor has called for cares to have a talk.

## CENTRALIZATION OF STENOGRAPHIC WORK

It will be found economical and satisfactory generally in large offices to have all stenographers in a separate stenographic department and to have them report to the various persons needing their services at the time when the service is required. This is readily accomplished by an interdepartmental telephone system and by having a capable chief of the stenographic department. By this plan, a stenographer will not be obliged to waste several hours because the one for whom she usually works is not ready to dictate, but may report elsewhere. This plan also removes the clatter of the typewriting machines from the various offices. It permits a uniform style of correspondence; it enables the firm to keep a more accurate record of the output of the various stenographers.

## BUSINESS PHONOGRAPH SYSTEM

Some large concerns find that the business phonograph system expedites the handling of correspondence. By the use of the phonograph, the dictator can dictate whenever he likes and without any delay; the stenographer saves the

Digitized by Google

time usually spent in taking dictation; and the likelihood of mistakes through erroneous transcription of shorthand notes is removed. A little practice enables one to make good records or to transcribe easily from records. The chief drawback to the system is that changes and editing of dictation cannot be so conveniently attended to as by the ordinary method, but the promoters of the business phonograph method are providing ingenious methods that will undoubtedly bring about an extensive use of the system.

## MAIL-DISTRIBUTING DEPARTMENT

In large offices it will be found an advantage to have one department for the opening, distributing, and sending out of mail. In such departments, as each letter is opened, it is marked or stamped with the date of receipt and then the name of the person to whom it should go, or with several names in case the attention of several persons is required. Letters containing money are marked with the amount enclosed and are sent first to the cashier. A good method is to have a series of wire desk baskets for the mail distributor, into which the various letters are placed. These baskets should bear the names of the different departments, and the mail should be collected at frequent intervals by a boy or a girl employed for that purpose. The messenger, as he distributes the mail also collects outgoing unsealed and unstamped mail from wire baskets on the desks of the various departments. By such a method, much of the time of high-salaried people will be saved.

When one department receives a letter with several names on it, that letter should be given early attention and passed on to the next name on the memorandum. It is occasionally advisable, in such cases, for each correspondent to attach a copy of his reply so that the others may see what has been written on some point and be guided accordingly. This central mailing department often saves postage, for in case several correspondents write a letter to one firm the mail clerk will put all of them in one envelope.

Digitized by Google

## CONDUCTING A PUBLIC STENOGRAPHIC OFFICE

Many stenographers find it profitable to conduct a public typewriting office. It is often possible to secure desk room in some office in exchange for work. In this way a start toward a public-office business may be made without much expense.

A person opening a public copying office should be a stenographer, for the typewriter operator who is not a shorthand writer will lose opportunities for profitable work.

A public stenographer must be prepared to do all kinds of typewriting work neatly and rapidly. He may be called on to copy anything from a poem to a will and to undertake tasks requiring from a few minutes to several days. A fund of general knowledge and a thorough command of the English language are necessary to the greatest success in this work.

**Equipment.**—The outfit for a public stenographer should comprise a typewriter, envelopes, letter and legal-cap sizes of paper in light and medium weights, carbon paper, manuscript covers, a good dictionary, an encyclopedia of quotations, and a mimeograph, multigraph, or some other good duplicator.

**Scale of Charges.**—The stenographer's charges depend to a large extent on (1) the ability of the stenographer, and (2) the field in which the work is done. It is obvious that the time of a business-office amanuensis is not worth as much as that of a skilled court or sermon reporter, also that the prices one may obtain in Chicago or New York would be excessive in a city of 10,000 population. Therefore, the following figures should not be considered as inflexible. A good general rule is to charge what the work is worth, or if it is impossible to get that, to charge about what the customer will be willing to pay.

The verbatim reporter should receive a per diem attendance fee of from $5 to $10. This will cover the work of taking dictation. For transcribing, he should receive from

Digitized by Google

15 to 25 cents a page (double-spaced matter) for the first copy and about half as much for each carbon copy; if five or six carbon copies are ordered, the rate may be decreased considerably.

The public-office stenographer should charge for dictation at from 50 cents to $1 an hour, according to ability. Dictation direct to the typewriter may be calculated at the same rate. It is advisable to charge on the basis of time consumed rather than by the number of words when the dictator wastes time.

Five cents a hundred words and from 2 to 2½ cents a hundred for carbon copies will be fair for straight typewriting work of ordinary character. If the copy is puzzling or the matter abounds with tabulated statistics or other technicalities, the rate should be one and one-half or twice as much.

A fair charge for dictation and typewriting combined would be from 10 to 20 cents a hundred words, according to the class of the work.

**Manuscript for Publication.**—The public stenographer is likely to be asked at times to copy rough manuscript that is later to be published. Manuscript of this kind is something like that shown in Fig. 1, under *Civil Service*, but there are other marks and indications used by authors and editors that the stenographer should be familiar with. A dot with circle around it is merely a period, the circle being used to distinguish periods from hastily made commas. *Stet* written in the margin means "let it stand" and refers to matter that has inadvertently been crossed out and under which the author usually puts a row of dots to show how much is to be restored. *Tr.* or *trans.* means that a transposition in the order of certain words or sentences, as indicated by lines or by figures 1, 2, 3, etc., is to be made. *No* ¶ or *Run in* means "Do not start a paragraph here." Authors and editors use the double hyphen (=) freely, but the stenographer in typewriting the matter may use the single hyphen in its place. One straight line under words is a request for Italic type; two straight lines, a request for small capitals; three straight lines a request for large or regular capitals; a waved line, a

Digitized by Google

request for black-faced or heavy type. In addition, such marginal memoranda as *ital. caps*, *small caps* (s. c.), *black face* (b. f.) are sometimes added. Restore these lines and marginal memoranda in matter that is copied. A diagonal line struck through a capital means that a small letter is preferred there. The dele mark, which looks something like a hurriedly made small *d*, means "take this out."

Copy for printers should be written on letter-size paper, 8½ in. × 11 in. Margins should be wide to allow for notes. Notes to printer should be enclosed with rings so as not to be regarded as copy to be set up. The sheets should not be bound, and should be numbered at the top. In a manuscript of an essay or story, the title, pen name (if any is used), full name and address of author, and approximate number of words in the manuscript should appear on the first sheet near the top. Never roll such manuscript, but fold it for the so-called official envelope. Do not write additions on the back of the original sheets, but put the added matter on slips of paper, paste on the margin, indicate by a line where the added matter is to be inserted, then fold the slips face down on the original sheet.

**Miscellaneous.**—It is customary to estimate the number of words instead of counting them. A close estimate may be made by counting the words in a number of lines to get the average number of words to a line, then finding the average number of full lines to a page. Ordinarily, the legal-cap sheet will hold about 300 words when the typewriting is double spaced. If proper margins are left, typewriter letter sheets will average about 200 words. If typewriting is charged on the basis of the page rather than that of the hundred words, single-spaced matter should be figured at double rates, triple-spaced matter at one-third reduction.

For addressing envelopes from straight legible lists, the rate should be from $2.50 to $3 a thousand, the lower rate applying only to very large quantities. If names must be picked out here and there, the rate should be from $3.50 to $4 a thousand.

**Specimen Forms.**—The specimen forms of typewriting shown in Figs. 1 to 11, inclusive, on the following pages, will

Digitized by Google

be suggestive to the beginner in public-office work for the arrangement of matter on pages. The appearance of the side headings shown underscored in black on some of the forms will be improved by having the underscoring in red. There is nothing particularly difficult about any of these forms if due regard is given to balancing, centering, indenting, and spacing of the matter.

A neat effect may be secured in headings by spacing between the letters; thus, T a k e N o t i c e . This expedient and SOLID CAPS are aids to the operator in giving finish to his work.

To center a line, such as a heading, count the number of letters in the words (and the spaces between the words if there are several words) and subtract the sum from the length of the scale. One-half of the remainder will indicate the proper point of the scale for striking the first letter of the heading. If this centered heading is to be lengthened by putting spaces between the letters (see preceding paragraph), double the original number of letters and spaces before subtracting from the length of the scale. When the words of a heading are lengthened by putting spaces between the letters, three spaces should be left between words.

Letter-size paper is generally preferred for minutes, reports, speeches, sermons, etc., although legal-cap paper is sometimes used.

When typewritten matter consists of only a few pages to be bound together, sufficient margin should be left at the top of each sheet for this purpose. If the number of pages is large, a wide margin should be made on the left side of the sheet for side binding. Sheets bound at the top should be numbered at the bottom.

Digitized by Google

Statement of Condition

of the

FIRST NATIONAL BANK

of Harrisburg, Pennsylvania

March 28, 1904

---o---

Resources

| | |
|---|---|
| Loans and Discounts | $895,227.60 |
| Bonds and Securities | 617,709.81 |
| Due from Banks | 147,841.63 |
| Cash and Reserve | 194,181.49 |
| | $1,854,960.53 |

Liabilities

| | |
|---|---|
| Capital Stock | $100,000.00 |
| Surplus and Profits | 416,524.90 |
| Circulation | 92,850.00 |
| Deposits | 1,245,585.63 |
| | $1,854,960.53 |

Officers

Lane S. Hart, President
W. J. Calder, Vice President
James Brady, Cashier

DIRECTORS

| | | |
|---|---|---|
| Lane S. Hart | James L. Chamberlin | Donald C. Haldeman |
| William J. Calder | David Fleming | Marlin E. Olmsted |
| Spencer C. Gilbert | D. L. Jauss | John Y. Boyd |

FIG. 1

Digitized by Google

Committee meeting of STEPHEN MERRITT BURIAL ASSOCIATION, held on the 3d day of October, 1902, pursuant to notice, in the offices of the Association, corner of Nineteenth Street and Eighth Avenue, New York, N. Y.

P r e s e n t :

Mr. Owens,
Miss Fiske,
Mr. Evans,
Dr. Brockway,
Mr. Turner,
Mr. Merritt.

There being a quorum present of the members of the Committee on Investigation appointed at the last meeting, the Committee proceeded to organize.

Moved by Dr. Brockway, and duly seconded, that Mr. Stephen Merritt, who presided at the general meeting of yesterday, be the Chairman of the present meeting. The motion was unanimously carried.

Moved by Dr. Brockway, and duly seconded, that Mr. Ralph E. Robert be the Secretary of this meeting of the Committee. The motion was unanimously carried.

DR. BROCKWAY: I move, as one of the members of this Committee, that we recommend the incorporation of the Stephen Merritt Burial Association -- the name to be settled later -- contingent, however, upon the assurance at any time after this meeting from Mr. and Mrs. Owen, parents of Eben J. Owen, that they are ready to transfer the property named in the minutes of

FIG. 2

Digitized by Google

## DINNER

----------000----------

OYSTERS AND CLAMS

All styles to order. (See Regular Bill of Fare.)

RELISHES

Olives...10 Celery...15 Radishes...10 Cucumbers...10
Pin Money Pickles...10 Sliced Tomatoes...10

SOUPS

Consomme with Rice.....15 Cup...10
Cream of Celery...15 Cup...10

FISH

Baked Shad, Portugaise.....25
Broiled Fresh Mackerel.....25
Broiled Shad Roe...25, with Bacon.....30

ENTREES

Spring Lamb Hash, Poached Egg.....25
Pork Chops, Breaded, Tomato Sauce.....25
Liver and Bacon.....20

ROASTS

Spring Lamb, Mint Sauce.....25
Stuffed Chicken.....25
Prime Ribs of Beef.....25

VEGETABLES

Stewed Tomatoes.....10 Boiled Potatoes.....10
Mashed Potatoes.....10 New Spinach, Plain.....10
Green Peas.....10 Asparagus on Toast.....15

FRUIT AND DESSERT

Strawberries and Cream.....10
Strawberry Shortcake.....10
Tapioca Pudding.....10
Baked Apples.....10

Tea, Coffee, Chocolate, or Buttermilk.....5

ASK FOR THE BREAD YOU LIKE BEST

Thursday, May 12, 1904.

FIG. 3

Digitized by Google

----o----

S P E C I F I C A T I O N S

For

FIVE-TON DRY PLATE ICE-MAKING PLANT

And

REFRIGERATION FOR ICE STORAGE

For

THE MEXICAN CENTRAL RAILWAY COMPANY, LIMITED

Aguas Calientes

Mexico

By

THE WESTINGHOUSE AND WILLIAMS COMPANY

New York and Chicago

-----ooo-----

FIG. 4

Digitized by Google

AMMONIA CONDENSER: The ammonia condenser is composed of eight sections, each with eight pipes approximately nineteen feet, six inches long. Pipes are made of 1 1/4 inch full weight, extra heavy pipe, and are set into special cast headers so arranged as to make a stuffing box joint and to bring the headers and pipe together without a thread joint in the pipe. The condenser is of the most economical type in water consumption and is furnished with a full set of water distributors, regulating, and controlling valves. It is also furnished with cast iron supports upon which the sections rest.

OIL TRAP: One oil intercepting trap is on the discharge gas line of the compressor. Trap is furnished with cast iron wall brackets, gauge glasses, and automatic safety gauge cocks. It consists of wrought iron cylinder, with welded heads, and will be tested tight to a pressure of 500 pounds before being shipped.

SCALE TRAP: Scale traps are furnished on suction pipes leading to the compressor, to prevent dirt from entering compressor cylinders.

AMMONIA RECEIVER: The liquid ammonia receiver is arranged to receive liquid ammonia from the condenser. The receiver is fitted with cast iron wall brackets, floor stands, controlling valves, purge valves, gauge glasses, and automatic safety gauge cocks. Receiver is made of extra heavy wrought iron cylinder, with welded heads, and will be tested to a pressure of 500 pounds before shipment.

AMMONIA GAUGES: There will be one set of ammonia gauges, consisting of a suction gauge and condenser gauge mounted on a marble gauge board, with additional separate expansion gauges mounted on each half of the freezing tank. Gauges are to be marked with plain lettering on the dials, signifying the purpose for which each gauge is to be used. These gauges will be of neat design.



FIG. 5

Digitized by Google

ASSEMBLING: After drilling, the straps are to be removed, all burrs cleaned off, and the plates to be assembled, metal to metal, with parallel turned bolts fitting the holes before riveting.

Each course to be built independently to template. The various courses and their heads are to be assembled by a hydraulic forcing press.

RIVET PRESSURE: All rivets are to be driven with hydraulic pressure and held until cool.

DRUM HEADS: All drum heads to be fitted with manholes. The heads shall be hydraulic forged at a single heat, with manhole ring and stiffening plate in position; there shall be flat raised seats for stand pipe and feed connections. The edges of head and manhole face shall be turned off true.

MANHOLE FITTINGS: The manhole plate and guards are to be of forged steel. The plate, eleven inches by fifteen inches, shall be faced and turned to a true oval to fit the head.

STEAM FLANGES: The steam flanges, five inches by eleven inches, are to be recessed to make a male and female joint, fitted with stud bolts with taper threads.

CROSS BOXES: The drum cross boxes shall be hydraulic forged from a single sheet without seams or rivets.

- 18 -

FIG. 6

Digitized by Google

ARTICLES OF INCORPORATION

of

THE BALTIMORE BUILDING AND LOAN ASSOCIATION

---

KNOW ALL MEN BY THESE PRESENTS: That the undersigned, their associates, and successors hereby associate themselves together as a body corporate under the laws of the State of Maryland, and to that end do hereby adopt the following Articles of Incorporation, to wit:

I

The name and title of this corporation shall be THE BALTIMORE BUILDING AND LOAN ASSOCIATION. Its principal office shall be located in the City of Baltimore, State of Maryland. The corporation shall continue for a period of FIFTY YEARS, unless it shall before the termination of that time be dissolved by a vote of two-thirds of its stockholders.

II

This corporation shall possess and exercise all the powers and privileges conferred upon corporations by the forty-second Section of the Code of Maryland and all amendatory acts and laws.

III

The general business of this corporation shall be the assisting of its members to save money and to build homes. It shall be empowered to accumulate funds by the sale of stock or by money paid by members on the instalment plan, as may be provided by the by-laws hereafter. It shall have the power to lend such funds, with their accrued earnings to its members, upon mortgage or other real estate securities; or in lieu of other security may accept the pledge of stock held by the borrowing member. It shall be empowered to own, purchase, sell, or mortgage such real

FIG. 7

Digitized by Google

CONTENTS


| | | |
|---|---|---|
| I | Words | 8 |
| II | Sentences | 16 |
| III | Paragraphs | 24 |
| IV | The Composition as a Whole | 39 |
| V | The Influence of Punctuation | 45 |
| VI | The Opening Sentence | 68 |
| VII | The Closing Sentence | 88 |
| VIII | Dramatic Endings | 110 |
| IX | Dialogue | 140 |
| X | The Narrative Story | 166 |
| XI | Descriptions | 180 |
| XII | The Holding of Interest | 192 |
| XIII | The Central Idea | 212 |
| XIV | The Setting of a Story | 226 |
| XV | Plot Construction | 240 |
| XVI | How to Observe | 280 |
| XVII | The Test of Ability | 298 |
| XVIII | Conclusion | 318 |


FIG. 8

Digitized by Google

KNOW ALL MEN BY THESE PRESENTS, that we, Andrew Baker, of Kansas City, Missouri, as principal, and James J. Jenkins, of the same city and state, as surety, are held and firmly bound unto Jeremiah P. Hamilton, of Springfield, Missouri, in the sum of ONE THOUSAND DOLLARS ($1000) to be paid to the said Jeremiah P. Hamilton, his executors, administrators, and assigns; to which payment well and truly to be made, we do bind ourselves, jointly and severally, our heirs, executors, and administrators, firmly by these presents. Sealed with our seals, and dated this the 20th day of September, A. D. 1904.

NOW, THE CONDITION OF THIS OBLIGATION IS SUCH that if the said Andrew Baker shall duly perform and observe all the stipulations and agreements contained in a certain contract in writing, dated the 15th day of September, A. D. 1904, made between the said Andrew Baker, of the one part, and the said Jeremiah P. Hamilton, of the other part, for the erection of a certain dwelling on the land of the said Jeremiah P. Hamilton, in the county of Jefferson and state of Missouri, as by reference to said contract will more fully and at large appear, which on the part of the said Andrew Baker is to be performed and to be observed, and so that no forbearance on the part of the said Jeremiah P. Hamilton to said principal, or alteration of said recited contract, shall in any way release the said surety, his heirs, executors, and administrators from liability hereunder; then, this obligation to be void, otherwise to be and remain in full force and virtue.

IN WITNESS WHEREOF, we have hereunto set our hands and seals this the 20th day of September, A. D. 1904.

Signed, sealed, and delivered in the presence of

_____ (SEAL)

_____ (SEAL)

_____

FIG. 9

Digitized by Google

STATE OF PENNSYLVANIA: ::
:: ss.
COUNTY OF LACKAWANNA ::

BE IT REMEMBERED, that on this 18th day of April, A. D. 1904, before me, Lewis G. Thurlow, a Notary Public for the county and state aforesaid, personally came Charles H. Robertson, and acknowledged the foregoing instrument to be his act and deed, and desired that the same might be recorded as such.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal, this 18th day of April, A. D. 1904.

_____

- - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - -

KNOW ALL MEN BY THESE PRESENTS, that I, Maurice Mishkimmon, of Scranton, Pa., acknowledge myself to be indebted to Frederick G. Bennett, of Philadelphia, Pa., in the sum of SEVENTY-EIGHT DOLLARS AND SEVENTY-FIVE CENTS ($78.75), with interest from this date; and for the security of said sum I do hereby mortgage and sell and assign to the said Frederick G. Bennett all my personal property of every description situate, lying, and being in the Linden Hotel, on Linden Street, Scranton, Pa. And I hereby authorize and empower the said Frederick G. Bennett to take possession of said property and effects, he to sell the same, and appropriate the proceeds to the payment of said debt and interest.

Witness my hand and seal, this 18th day of April, A. D. 1904.

_____ ::::::::
::SEAL::
::::::::

FIG. 10

Digitized by Google

Stock Quotations

-------ooo-------

| | OPENING | CLOSING |
|---|---|---|
| Amalgamated Copper | 49 3/8 | 49 1/2 |
| American Car and Foundry | 18 1/4 | 18 3/4 |
| American Locomotive | 19 3/4 | 19 1/2 |
| American Sugar | 127 1/2 | 127 1/2 |
| Atchison, common | 73 5/8 | 73 1/2 |
| Atchison, preferred | 93 1/2 | 93 3/4 |
| Baltimore and Ohio | 79 5/8 | 79 7/8 |
| Brooklyn Rapid Transit | 46 3/8 | 46 3/8 |
| Canadian Pacific | 117 1/4 | 117 3/4 |
| Chicago and Great Western | 16 3/4 | 16 1/2 |
| Chicago, Milwaukee and St. Paul | 144 1/2 | 144 3/4 |
| Delaware and Hudson | 159 1/2 | 159 1/4 |
| Erie, common | 26 7/8 | 26 5/8 |
| Erie, first preferred | 65 | 65 1/4 |
| Erie, second preferred | 41 1/2 | 41 1/2 |
| Illinois Central | 130 5/8 | 130 5/8 |
| Manhattan Elevated | 142 7/8 | 142 3/4 |
| Metropolitan Street Railway | 113 3/4 | 113 5/8 |
| Mexican Central | 6 1/4 | 5 5/8 |
| Missouri, Kansas and Texas, preferred | 38 3/4 | 38 3/4 |
| Missouri Pacific | 93 1/8 | 93 1/4 |
| New York, Ontario and Western | 21 5/8 | 21 5/8 |
| Pennsylvania Railroad | 117 1/2 | 117 3/4 |
| People's Gas | 97 3/8 | 97 1/2 |
| Reading | 45 1/4 | 45 1/8 |
| Rock Island | 23 5/8 | 23 1/2 |

FIG. 11

Digitized by Google

## DUPLICATING WORK

The public stenographer is often called on to write notices, programs, circular letters, price lists, etc., of which perhaps several hundred copies may be required. For such work, carbon copying is not practicable; some other method of reproduction must be adopted. One of the oldest and best methods of duplicating typewriting is by the Edison mimeograph, which is shown in Fig. 1. The process is simple and



FIG. 1

comparatively inexpensive. A stencil is made from a sheet of specially prepared waxed paper. The waxed paper is backed by a silk sheet and an oiled board, and the face is covered with a sheet of tissue paper to prevent the types from filling up with wax when the keys are struck. The tissue paper, waxed paper and silk sheets, and the oiled board are placed in the typewriter as in carbon work; the ribbon is then removed from the machine or shifted to one side. The stencil is made just as a letter is written, but more care must be exercised and the keys, especially M and W, must be struck a little

Digitized by Google

more sharply. If the character of the work is anything out of the ordinary, it is better to rough out a copy with a pencil or on the typewriter before making the stencil.

If a mistake is made, it may be corrected by first brushing a quick-drying varnish over the spot; this fills up the letters. The carriage may then be drawn back and the word or words

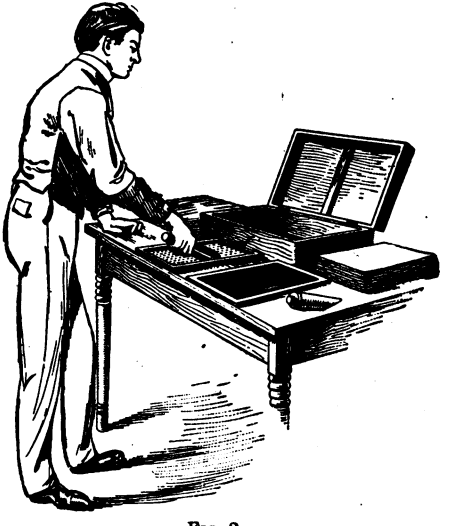


FIG. 2

written correctly. When varnish is not available, a little wax may be scraped from the side of the sheet and pasted over the wrong letters with the finger nail. It is best to read a stencil carefully and to make all corrections before it is taken from the machine. Stencils should be handled very carefully. Creases and cracks should be avoided, but they may be patched with varnish.

Digitized by Google

After a stencil is finished, it is fastened in the printing frame under a protecting cloth or sheet of fibrous paper. Ink is then spread on the slate and after being well distributed is applied to the covered stencil by the roller. The ink penetrates all impressions made by the type and perfect prints are made with a single stroke of the roller. The sheets on which the copying is done are placed under the printing frame one at a time. Fig. 2 shows the method of operation when the stencil is in the printing frame.

Fig. 3 shows a rotary machine for mimeograph printing. By this machine, copies can be made more rapidly than by the hand process, and the supply of ink can be regulated much better.

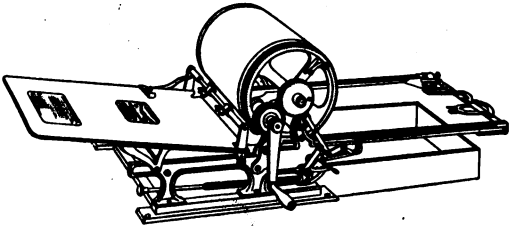


FIG. 3

Paper for mimeograph work should be soft and with an uncalendered finish; the ink does not dry well on paper with a hard finish.

It is often desirable to insert dates, names, and addresses on letters copied by the mimeograph process or printed direct from type. In order to get satisfactory results in this kind of work it is necessary that the color of the typewriter ribbon be exactly the same as the mimeograph or printer's ink.

It is well for a stenographer to keep a file of perfect copies of mimeograph work, for the purpose of having specimens to show to prospective customers and also as a guide for future work.

Digitized by Google

Another process of taking copies of typewriting is by means of an absorbent copying surface. There is considerable difference in duplicators of this class, but the general principle is the same. An original copy is written with the typewriter on paper with a hard finish so that the ink will remain on the surface. The writing is done with a heavily inked special copying ribbon furnished with the duplicator. The original copy is placed face down on the absorbent copying surface of the duplicator and pressed until the ink is transferred from the paper. It is then removed, after which sheets of paper may be smoothed down on the surface

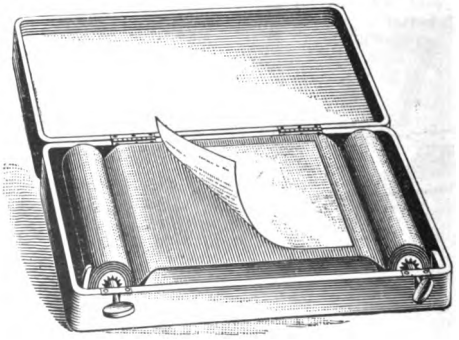


FIG. 4

and good copies taken. The process is simple. The work may be done in colors, if desired, by using different colored ribbons in preparing the original copy, or by doing part of the work with the pen and special copying ink after the typewriting has been completed. A duplicator of this class is illustrated in Fig. 4.

The framed copying surface of a popular copier is shown in Fig. 5. The principal difference in this class of duplicators is in the copying surface. On several duplicators, this surface somewhat resembles a slate, and the ink may be washed off

Digitized by Google

after the work has been completed. On other duplicators, the copying surface is more like a smooth layer of transparent glue mounted in a frame. This kind of surface can-

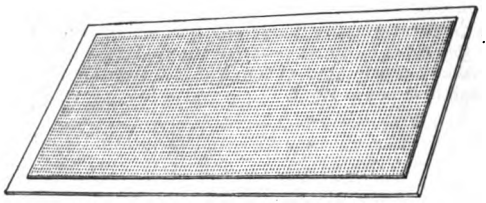


FIG. 5

not be used again until the ink from one job has sunk into the material or faded out, which may require a day or more. Several frames are usually supplied, so that one may be used while the ink is fading out of the other.

The charges for duplicating work should be determined by the expense for rent, etc. and the time required for the

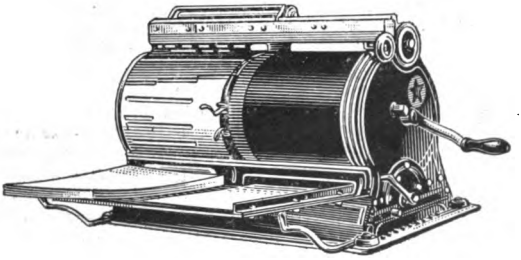


FIG. 6

work. It would not pay to prepare a stencil or an original sheet for less than 75 cents or $1. From $1 to $2 would be a fair charge for a hundred copies of a one-page document.

Digitized by Google

For a larger number, the charge should be proportionate to the time, material, and wear on the outfit.

Various machines have been recently put on the market, by the use of which typewriter type is set either on a roller or in a flat form and used to produce letters in close imitation of typewriting. The Multigraph is a well-known machine of this class; by its use circular letters, forms, etc. can be produced rapidly and at low cost. A view of the Multigraph is shown in Fig. 6.

## LAW FORMS

### AFFIDAVIT—GENERAL FORM

State of _____ }
County of _____ } *ss.*

Be it known that on the day of the date hereof, before me, the subscriber, (title of officer), personally appeared A. B., who being duly sworn according to law, did depose and say that _____

_____

(Signature of affiant)

Sworn to and subscribed before me this ____ day of _____, A. D. 19 .

[L. S.] _____

(Official title)

### ASSIGNMENTS

ORDINARY FORM

In consideration of ____ dollars to me paid by C. D., of _____, the receipt of which is hereby acknowledged, I do hereby sell, assign, transfer, and set over to the said C. D., his heirs, executors, administrators, and assigns (insert full description of the property assigned), together with all the right, title, and interest to said property; and I hereby authorize the said C. D., in my name, or in his own, but at his own cost, to take all legal measures proper or necessary for securing and enjoying the property hereby assigned.

Witness my hand and seal this ____ day of _____, A. D. 19 , at _____

A. B. [L. S.]

Digitized by Google

ASSIGNMENT OF CLAIM

In consideration of____dollars, and other good considerations, to me paid by C. D., of_____, the receipt of which is hereby acknowledged, I do hereby sell, assign, transfer, set over, and deliver to the said C. D., his executors, administrators, and assigns, all claims, demands, and causes of action of every kind which I now have, or may hereafter have against E. F., or any other person or persons, arising from or because of (state fully the nature of the claim), and from any and all things incidental thereto or connected therewith. And I authorize said C. D., in my name, or in his own, but at his own cost, to demand, collect, sue for, receive, and receipt for said claim or any part thereof, to his own use.

Witness my hand and seal this____day of_____, A. D. 19 , at_____

A. B. [L. S.]

ASSIGNMENT OF A DEBT

In consideration of____dollars, to me paid by C. D., of_____ the receipt of which is hereby acknowledged, I do hereby sell, assign, transfer, and set over to said C. D., his executors, administrators, and assigns, a certain debt now due and owing to me by E. F., of_____, amounting to the sum of____dollars, for (describe fully the nature and origin of the debt), together with all interest due thereon.

And I hereby authorize said C. D., for his own use, and at his own cost, to demand, collect, sue for, receive, and receipt for said debt or any part thereof.

Witness my hand and seal, this____day of_____, A. D. 19 , at_____

A. B. [L. S.]

ASSIGNMENT OF JUDGMENT—SHORT FORM

In the Court of_____of_____County.

A. B. } No.____ _____Term, 19 .
*vs.* } Debt_____$____
C. D. } Int._____

For value received, I do hereby assign, transfer, and set over unto E. F., his heirs and assigns, all my right, title, and

Digitized by Google

interest in and to the above-stated judgment, (and guarantee the payment thereof, or, without recourse).

Witness my hand and seal the____day of_____, A. D. 19 .

A. B. [L. S.]

ASSIGNMENT OF WAGES

For value received, I do hereby sell, assign, transfer, and set over to C. D., of_____, any and all sums of money due, or coming due, to me from E. F., of_____, as wages for my services as (describe the services) between the____ day of_____, 19 , and the____day of_____, 19 .

And I hereby authorize said C. D., or his assigns, to demand, collect, receive, and receipt for the same or any part thereof, and if said sum, or any part thereof, should be paid to me, or should come into my hands, I will receive the same solely as the agent of said C. D., and will transmit the same forthwith to him.

Witness my hand this ____day of_____, A. D. 19 at_____

A. B.

GENERAL ASSIGNMENT FOR CREDITORS

This indenture, made the____day of_____, A. D. 19 between A. B., of_____, of the first part, and C. D., of_____, of the other part: Whereas, the said A. B. is indebted unto divers different persons in different sums of money, and is desirous of appropriating his property to the payment of his debts: Now this indenture witnesseth, that the said A. B., for and in consideration of the said debts, and also in consideration of the sum of one dollar, to him in hand paid by the said C. D., the receipt whereof is hereby acknowledged, hath granted, assigned, bargained and sold, aliened, released and confirmed, and by these presents doth grant, assign, bargain and sell, alien, release, and confirm unto the said C. D., his heirs and assigns, (describe property conveyed). To have and to hold the same and every part and parcel thereof unto the said C. D., his heirs and assigns forever; in trust, nevertheless, and to the only uses, intents, and purposes following, that

Digitized by Google

is to say, after paying and discharging the expenses incident to this trust; then (specify how proceeds are to be applied in payment of debts). Lastly, should any surplus remain after the payment of the several debts aforesaid, to return the said surplus to the said A. B., his heirs, executors, administrators, and assigns, and the said A. B. hereby nominates and appoints the said C. D., his true and lawful attorney irrevocable, to ask, demand, sue for, levy, recover and receive, all sum and sums of money to him due and owing, and on receipt thereof, in whole or in part, to give acquittances, or other sufficient discharges in the law; to make compromises, or other arrangements that he may deem beneficial to this trust, ratifying and confirming hereby, and holding firm and effectual, all and whatsoever he shall lawfully do therein.

In witness whereof, the said party of the first part has hereunto set his hand and seal the day and year first above written.

Sealed and delivered in the presence of
_____
_____

A. B. [L. S.]

## SIMPLE BOND WITHOUT CONDITION

Know all men by these presents, that I, A. B., of_____ _____, the obligor, am held and firmly bound unto C. D., of_____, the obligee, in the sum of_____lawful money of the United States, to be paid to the said C. D., or his certain attorney, executors, administrators, or assigns, to which payment well and truly to be made, I do bind myself, my heirs, executors, and administrators, firmly by these presents.

In testimony whereof I have set my hand and seal to this instrument on the____day of_____, A. D. 19 .

Executed and delivered in the presence of
_____
_____

A. B. [L. S.]

Digitized by Google

## CERTIFICATE OF STOCK

West Park Land Company

Number 253 Shares 100

This certifies that A. B. is the owner of one hundred shares of the capital stock of West Park Land Company, a corporation duly organized under the laws of the state of_____. Said stock is fully paid and non-assessable and is transferable only on the books of the company in person or by attorney, on return of this certificate properly signed.

In witness whereof, the said company has caused these presents to be subscribed by its president and secretary, and its corporate seal to be affixed at_____, this____day of_____, A. D. 19 .

C. D., President

[Corporate seal]

E. F., Secretary

## CHATTEL MORTGAGE—SHORT FORM

In consideration of the sum of____dollars, this day paid to me by C. D., which said sum of____dollars I agree to repay to C. D. on the____day of_____, A. D. 19 , with interest thereon, I hereby sell, assign, transfer, and set over to C. D., the following described property (describe the property so that it can be identified). And I authorize C. D. to take possession of said property now or at any future time. If I pay or cause to be paid the moneys hereby agreed to be paid, when due, then this mortgage to be void; otherwise, to remain in full force and effect.

Dated_____A. D. 19 .

Witnesses } A. B. [L. S.]

_____

_____

## COMMERCIAL PAPER

PROMISSORY NOTE

Buffalo, N. Y., October 1, 1909.

$2,000.

One year after date I promise to pay to C. D., or order, Two Thousand Dollars ($2,000), value received. A. B.

Digitized by Google

PROMISSORY NOTE PAYABLE AT A PARTICULAR PLACE

Philadelphia, Pa., October 1, 1909.

$100.

Three months after date I promise to pay to the order of C. D., One Hundred Dollars, at the Fourth Street National Bank, without defalcation, for value received. A. B.

JOINT-AND-SEVERAL NOTE

New York, N. Y., October 1, 1909

$100.

We, jointly and severally, promise to pay to the order of E. F., on the 1st day of March next, One Hundred Dollars, value received, and charge the same to account of

To E. F. & Co. } A. B.
No.____ } C. D.

JUDGMENT NOTE—SHORT FORM

Scranton, Pa., February 16, 1909.

$100.

Three months after date, we promise to pay E. F., or order, One Hundred Dollars, without defalcation, for value received. And we do hereby authorize any attorney or any court of record in_____, or elsewhere, to confess judgment therefor and release errors, and we hereby also waive all stay of execution from and after the maturity of the above note. Witness our hands and seals the day and date above written. A. B. [L. S.]
C. D. [L. S.]

JUDGMENT NOTE WITH WAIVER

Scranton, Pa., February 16, 1909.

$100.

One year after date, for value received, I promise to pay C. D., or bearer, One Hundred Dollars, with interest, and without defalcation or stay of execution. And I do hereby confess judgment for the above sum, with interest and costs of suit, release of all errors, and waiver of rights to inquisition and appeal, and to the benefit of all laws exempting real or personal property from levy and sale.

A. B. [L. S.]

Digitized by Google

## BILLS OF EXCHANGE

No. 1

Philadelphia, Pa., October 1, 1909.

Exchange for $1,000.

Thirty days after sight of this first of exchange (second and third of same tenor and date unpaid) pay to the order of C. D., One Thousand Dollars, for value received, and charge the same to account of

To E. F. & Co.,
London

_____

No. 2

Philadelphia, Pa., October 1, 1909.

Exchange for $1,000.

Thirty days after sight of this second of exchange (first and third of same tenor and date unpaid) pay to the order of C. D., One Thousand Dollars, for value received, and charge the same to account of _____

To E. F. & Co.,
London

No. 3

Philadelphia, Pa., October 1, 1909.

Exchange for $1,000.

Thirty days after sight of this third of exchange (first and second of same tenor and date unpaid) pay to the order of C. D., One Thousand Dollars, for value received, and charge the same to account of _____

To E. F. & Co.,
London

## CONTRACT AND AGREEMENT

### General Form of a Contract

This agreement, made and concluded this____day of _____, A. D. 19 , between A. B., of_____, of the first part, and C. D., of_____, of the second part, witnesseth, that the said party of the first part (insert the agreements of the party of the first part).

And that the said party of the second part (insert the agreements on the part of the party of the second part).

Digitized by Google

In witness whereof, the said parties to these presents have hereunto set their hands and seals the day and year above written.

A. B. [L. S.]
C. D. [L. S.]

Executed in presence of
_____
_____

## EMPLOYMENT CONTRACT

Memorandum of agreement, made this____day of_____, A. D. 19 , by and between A. B., of_____, party of the first part, and C. D., of_____, party of the second part, witnesseth, in consideration of the mutual agreements, hereinafter set forth, and for other good and valuable consideration, the said parties agree to and with each other as follows, viz.:

The party of the first part agrees to hire and employ, and hereby does hire and employ, the party of the second part as a_____to perform such_____duties as the party of the first part may from time to time prescribe and direct, for the specified and definite time of_____ years from the date hereof, at the yearly salary of_____ dollars payable in equal monthly payments of_____ dollars each, on the last day of each calendar month of said employment.

The party of the second part agrees to accept and undertake, and hereby does accept and undertake, the said hiring and employment, at the yearly salary, and upon the time, terms, and conditions above specified, and agrees to give his best efforts and energy to the performance of such _____duties as the party of the first part may from time to time prescribe and direct, and to faithfully serve the party of the first part to the best of his ability at all times and in all respects within the scope of his said employment.

In witness whereof, etc.

Digitized by Google

## LANDLORD'S NOTICE TO LEAVE AT END OF THE TERM

To (Name and address of the tenant).

SIR:—Being in the possession of a certain messuage or tenement, with the appurtenances, situate (describe premises briefly), which said premises were demised to you by me for a certain term, to wit, from the ____day of_____, A. D. 19 , until the ____day of _____, A. D. 19 , and which said term will terminate and expire on the day and year last aforesaid, I hereby give you notice that it is my desire to have again and repossess the said messuage or tenement, with the appurtenances, and I therefore do hereby require you to leave the same upon the expiration of the said hereinbefore mentioned term.

Witness my hand this____day of _____, A. D. 19 .

_____

(Signature)

## TENANT'S NOTICE TO LEAVE

To A. B.

I hereby give you notice, that it is my desire to deliver up possession of certain premises, with the appurtenances, situate_____, which I now hold as tenant under a certain lease dated_____, at the expiration of the current term, to wit, on the____day of_____, A. D. 19 .

Dated_____ C. D.

## LEASE—SHORT FORM

THIS AGREEMENT witnesseth, that A. B., of_____, doth hereby let unto C. D., of_____, for the term of____, from the____day of_____, A. D. 19 , at the rent of_____ dollars, payable_____, the following described premises, to wit:_____; and the said C. D. doth hereby for himself, his heirs, executors, and administrators, covenant and promise to pay to the said A. B., his heirs, executors, administrators, or assigns, the said rent, in the proportions aforesaid; and the said C. D., his heirs, executors, and administrators, shall and will not, at any time during the said term, let or demise, or in any manner dispose of the hereby demised premises, or any part thereof, for all or any part of the term

Digitized by Google

granted, to any person or persons whatever, nor occupy or use the same in any other manner than as a _____without the consent and approbation, in writing, of the said A. B., his heirs, executors, administrators, or assigns, first had for that purpose; and shall and will at the expiration of the said term, yield up and surrender the possession of the said premises, with the appurtenances, unto the said A. B., his heirs, executors, administrators, or assigns, in the same good order and condition as the same now are, reasonable wear and tear thereof, and accidents happening by fire or other casualties excepted.

It is hereby further agreed, that if the above-named C. D. shall continue on the above-described premises after the termination of the above contract, then this contract shall continue in full force for another____, and so on from_____ to_____until legal notice shall be given for a removal.

In witness whereof, the said A. B. and C. D. have hereunto set their hands and seals, the____day of_____, A. D. 19 .

Sealed and delivered in the presence of
_____
_____

A. B. [L. S.]
C. D. [L. S.]

## PARTNERSHIP AGREEMENT

ARTICLE OF AGREEMENT, made the____day of_____ A. D. 19 , between A. B., of_____, and C. D. of_____ _____, witnesseth as follows: The said parties above named have agreed, and by these presents do agree, to become copartners under and by the name or firm of A. B. & Co., in the business (describe business); the said copartnership to commence on the day of____, A. D. 19 , and to continue_____. And to that end and purpose the said parties contribute to the capital of the firm as follows: (Insert contributions of both parties to firm property), to be used and employed in common between them, for the support and management of the said business to their mutual benefit and advantage. And it is agreed by and between the parties to these presents, that at all times during

Digitized by Google

the continuance of their copartnership, they and each of them will give their attendance, and do their share of their best endeavors, and to the utmost of their skill and power exert themselves, for their joint interest, profit, benefit, and advantage, and truly employ, buy, sell, and merchandise with their joint stock, and the increase thereof, in the business aforesaid. And also, that they shall and will at all times during the said copartnership, bear, pay, and discharge equally between them, all rents and other expenses that may be required, for the support and management of the said business; and that all gains, profit, and increase that shall come, grow, or arise from or by means of their business, shall be divided between them as follows: (Insert manner of division of profits); and all loss that shall happen to their said joint business by ill commodities, bad debts, or otherwise, shall be borne and paid between them as follows: (Insert manner of sharing losses.)

(Here may be inserted agreements as to the management of the business, method of accounting, continuance or dissolution of partnership, arbitration of disputes, or any other proper clauses or convenants desired.)

In witness whereof, the parties hereto have hereunto interchangeably set their hands and seal the day and year first above written.

A. B. [L. S.]
C. D. [L. S.]

Signed, sealed and delivered in the presence of

_____
_____

## POWER OF ATTORNEY

### Power of Attorney as to Commercial Paper

Know all men by these presents, that I, A. B., do make, constitute, and appoint C. D. my true and lawful attorney, for me and in my name:

1. To draw checks against my account in the X bank.
2. To indorse notes, checks, drafts, or bills of exchange, which may require my indorsement for deposit as cash or for collection in the said bank.
3. To accept all drafts or bills of exchange which may be

Digitized by Google

drawn upon me, and to do all lawful acts requisite for effecting these premises; hereby ratifying and confirming all that the said attorney shall do therein by virtue of these presents.

In witness whereof, etc.

POWER OF ATTORNEY TO SELL LANDS

Know all men by these presents, that I, the undersigned (name of selling party), of_____, county of_____, and state of_____, have this day made, constituted, and appointed, and do by these presents make constitute, and appoint (name of attorney), of_____, in the county of _____, and state of_____, my true and lawful attorney for me and in my name to sell and dispose of, absolutely, in fee simple, the following described lot, tract, or parcel of land: (describe land or premises granted), for such price or sum of money, and to such person or persons as he shall think fit and convenient (or, to such persons, and at such price as may be desired); and also for me and in my name, and as my act and deed, to sign, execute, acknowledge, and deliver such deed or deeds, and conveyance or conveyances, for the absolute sale and disposal thereof, or any part thereof, with such clause or clauses, covenant or covenants, and agreement or agreements, to be therein contained, as my said attorney shall think fit and expedient; hereby ratifying and confirming all such deeds, conveyances, bargains, and sales that shall at any time hereafter be made by said attorney touching or concerning the premises.

In testimony whereof, I have hereunto set my hand and seal on this____day of_____, A. D. 19 .

_____ [L. S.]
(Signature)

**PROTEST OF A PROMISSORY NOTE FOR NON-PAYMENT**

(Insert copy of note, with name of indorser.)

State of_____ } ss.
County of ____ }

Be it known, that on the day of the date hereof, at the request of_____, the holder of the original promissory note of which a true copy is above written, I, _____

Digitized by Google

notary public for the county of_____, in the state of_____, residing in the city of_____, in said state, during the usual hours of business for such purposes, presented the same at the place of business (or, residence, or other place, naming it), of_____, the maker, to the said_____ (or, to_____a clerk in charge of said place of business, or, as the case may be), and demanded payment thereof, to which he answered (insert reply, or, the substance thereof), or words to that effect.

Whereupon I, the said notary, at the request aforesaid, have protested and do hereby solemnly protest against the maker of said note, the indorser, and all others concerned therein, for exchange and reexchange, and all costs, charges, damages, and interest, accrued or to accrue, by reason or in consequence of the non-payment of said note; of all which I notified_____, the indorser thereof, on the day of the date hereof, by depositing a notice thereof in the post office in the city of_____, in said state, addressed to said_____, at the town of_____, in said state (or, at_____, the post-office nearest to his place of residence and at which he usually receives his mail).

Thus done and protested at the city of_____, in the county of_____, and state of_____, this____day of_____, A. D. 19 .

In testimony whereof, I have hereunto set my hand and affixed my notarial seal the date and year above written.

[Seal] _____Notary Public.

## PROXY

Know all men by these presents, that I, A. B., of_____, do hereby appoint C. D., of_____, to be my substitute and proxy for me and in my name and behalf to vote at _____election for_____of the E. F. Company, and at _____meeting of the stockholders of said E. F. Company as fully as I might or could were I personally present.

In witness whereof, I have hereunto set my hand and seal this____day of_____, A. D. 19 . A. B. [L. S.]

Digitized by Google

## BILL OF SALE WITH WARRANTY

Know all men by these presents, that I, A. B., of_____, for and in consideration of the sum of_____dollars, to me in hand paid by C. D., of_____, at or before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, have granted, sold, and delivered, and by these presents do grant, bargain, sell, and deliver unto the said C. D., all and singular the goods and chattels mentioned in the Schedule hereunto annexed, and marked with the letter "A"; to have and to hold the said goods and chattels unto the said C. D., his heirs, executors, administrators, and assigns, to and for his and their own proper use, benefit and behoof, forever. And I, the said A. B., for myself, my heirs, executors, and administrators, the said C. D., his executors, administrators and assigns, from and against all persons whomsoever, shall and will warrant and forever defend by these presents.

In witness whereof, I have hereunto set my hand and seal the____day of_____, A. D. 19 .

A. B. [L. S.]

Sealed and delivered in the presence of us

_____

_____

## SHORT FORM OF WILL

Will of A. B., of_____, in the county of_____, and state of_____:

1. I give, devise, and bequeath all my property, real, personal and mixed, to my wife, C. D., absolutely and forever.

2. I hereby revoke all former wills made by me.

3. I appoint said C. D., to be the executrix of this will, and request that she be not required to give any bond or security as such executrix.

A. B. [L. S.]

Dated_____, A. D. 19 .

Witnesses:

_____residing at_____

_____residing at_____

_____residing at_____

Digitized by Google

### GENERAL FORM OF WILL

Be it remembered, that I, A. B., of_____, being of sound and disposing mind, memory, and understanding and considering the uncertainty of life, do therefore make, publish, and declare this to be my last will and testament, in manner and form following, that is to say:

Item one: (insert separately various items of devise or bequest, saying, as to dispositions of real estate, "I give, and devise," and as to dispositions of personal property, "I give and bequeath.")

And as to all the rest, residue, and remainder of my estate, real, personal, or mixed, of whatever nature or kind, or wheresoever situate at the time of my decease, I do hereby give, devise, and bequeath, unto_____. And lastly, I do make, constitute, and appoint C. D. and E. F. to be the executors of this, my last will and testament, hereby revoking all former wills and testaments by me at any time heretofore made, and declaring this to be my last will and testament.

In witness whereof, I have hereunto subscribed my name and affixed my seal the____day of_____, A. D. 19 .

A. B. [L. S.]

Signed, sealed, published and declared by the testator above named, as and for his last will and testament, in the presence of us, who have hereunto, at his request, subscribed our names in his presence, and in the presence of each other as witnesses hereto.

_____Address_____

_____Address_____

_____Address_____

## COURT REPORTING

**Character of Work.**—The work of a court reporter is that of keeping a proper record of the proceedings of court in civil and criminal cases, particularly that part of the proceedings that consists of the testimony, the charge of the court to the jury, etc. Court reporters usually do much other work of a character similar to court work, such, for example, as the taking of depositions, the reporting of inquests

Digitized by Google

hearings before boards, proceedings of commissions, etc. They are also often called on to report sermons, speeches, conventions, and banquet proceedings, etc.

The various states of the United States differ greatly in their judicial systems. A court may be known in one state as a circuit court, while in another state a court of much the same jurisdiction will be known by an entirely different name.

**How Appointments Are Made.**—In some states, the proceedings of practically all of the courts are reported by official court reporters, who are appointed under a state or a municipal civil-service system, competitive examinations being held. In other states, appointments are made without open competitive examinations, and, unfortunately, political influence often plays a part. Still in other states there are important court systems with no provision for official stenographers; in these courts, the stenographer, if engaged, is engaged by one of the parties in the case, or by both.

**Compensation.**—In those states that provide by law for official stenographers, there is usually a fixed salary and extra compensation for transcribing. While the salary is not always as high as the nature of the work would warrant, the opportunity for extra fees is usually such as to make the work very profitable. In the city of Chicago the official rate for court reporting and work of similar character is $10 a day for attendance, 50 cents a page for the first copy of the transcript, and 15 cents a page for each carbon copy. The term page refers to a page of double-spaced typewriting. Such high rates as these are not, however, paid in all the various states.

**How to Prepare for Court Reporting.**—To fill the position of a court reporter requires much skill as a shorthand writer and also a good knowledge of the court procedure in the state in which the reporting is to be done. The language of witnesses is usually of the conversational style and is much more rapid than the language of a speaker addressing an audience. Consequently, though a large part of the language to be reported consists of common words and phrases, high speed is required. When the lawyer pro-

Digitized by Google

vokes the witness or confuses him, questions and answers may come very rapidly; the stenographer is expected to get every important word that passes, including the objections made by opposing counsel. Furthermore, the testimony may involve technical matters. In such cases, the witness, who may be a doctor or some technical expert, will use many technical terms. Unless the stenographer has some knowledge of the terms or is an unusually accurate writer he will fail to get a good report. The court stenographer need not be a lawyer, but he should have a working knowledge of law and law terms; otherwise, much of the language will be meaningless to him and he is likely to make serious mistakes in transcribing.

In legal phraseology words often have a different meaning than when used in the ordinary way. Thus, in the expression "the plaintiff was concluded" by some particular act or omission to act, the word "concluded," in its ordinary sense, would convey no meaning, while in legal phraseology it is a statement that the plaintiff, by the particular act or omission to act, has placed himself in such a position that he cannot afterwards repudiate its natural consequence.

One who is ambitious to gain the essential knowledge of law may do so by serving for some time in a lawyer's office and taking advantage of all opportunities to attend trials. This course is advised by some of the best court reporters. Others, however, believe that the beginner can prepare himself more quickly by studying a few selected works on law and practicing constantly on testimony dictation. If the latter course is pursued, the books selected for study should include the code of the state, a work on the law in general, a work on contracts, one on criminal law, one on torts, and one that will give a knowledge of the trial practice of the state. Ewell's "Medical Jurisprudence" or some similar work will be a great aid in preparing to report inquests, the testimony of doctors, etc. Some court reporters advise a reasonable amount of study of a good work on anatomy. Of course, the court stenographer cannot study all technical subjects and be familiar with every technical term used by witnesses, but his aim should be to prepare

Digitized by Google

himself as broadly as possible. Usually he knows beforehand the character of a case to be tried, and if he has reason to believe that electrical experts will be called, he should prepare himself on electrical terms.

**Staff Work.**—In very important cases, conventions, etc., the reporting is done by a staff rather than by one man. In such cases, each man reports for a short take and is then relieved in order that he may dictate what he has reported.

**Methods of Transcribing.**—The high-priced reporter can scarcely afford to transcribe his own notes. There are several methods by which he may have the transcribing done: (1) To dictate the matter to an accurate amanuensis who will then transcribe; (2) to dictate to phonograph records and have the matter typewritten by speedy operators; (3) to dictate direct to the typewriter. As a good reporter can read his notes about twice as fast as a typewriter operator can write, the skilled men dictate to two operators at the same time, reading from different parts of the notebook. By the time one operator has completed a sentence, the dictator has dictated a sentence to the second operator and is ready to give another sentence from the first section of matter. Much skill in rapid note reading is required in order to carry out this double dictating method. The phonograph method is a popular one, and is used in reporting the proceedings of the Congress of the United States. One objection to dictating to an amanuensis is that the amanuensis often has little or no knowledge of a technical subject reported and has difficulty in reading the notes taken, while the only source of error by the phonograph method is through mishearing. The phonograph records can be shaved again and again, thus making the method both speedy and economical. By the use of a staff of reporters and one of the rapid systems of transcribing, it is possible to keep close up to the proceedings and to be able to turn in a complete report within a very short time after each day's adjournment. In exceptional cases, the report is turned in complete within a few minutes of the adjournment. Where the matter is reported in short takes, in order that there may be no errors in assorting and binding the many sheets of the transcript,

Digitized by Google

each sheet is headed with the letter adopted by the reporter as well as its own number. Thus, if the reporter used the letter A, the sheets of his first take would all bear the letter A, while the sheets of his second take would be lettered AA, those of his third take, AAA, and so on.

**Methods of Taking Notes.**—Familiarity with the practice of the court in which he is reporting will enable the reporter to know what proceedings he should record in his notes and what he need not record. Different reporters follow slightly different methods in taking notes. The style of note taking shown in Fig. 1 is a favorite style and is economical of space. The left half of the sheet is filled before the right half is used. All questions are started in the narrow column to the left on each side, and if more than one line is required for the question, the reporter continues to begin new lines at the left side of the narrow column. If there is any space on a line when the question is completed, the answer is begun there, but answers are always kept entirely within the wide column. As the questions commence in the narrow column, this method results in all answers, except very short ones, being indented. As court reporters are frequently asked to refer to previous testimony, notes should be written with a view to ready reference. If there were no separation between questions, it would be a difficult matter to refer to any given question. Objections may be distinguished by indenting them a little more than answers.

The notes shown in Fig. 1 are those of the Osgoodby system. Those who do not follow the method of note taking shown in Fig. 1 use a notebook with only a single column, but keep all answers to the right of a printed or imaginary marginal line, as shown in Fig. 2—a page of Benn Pitman notes.

**Words in Longhand.**—As a general rule, the practice of writing words in longhand in shorthand notes is a poor one. Shorthand is fully adequate. Insert vowels if the word is unusual or technical. Often, however, in testimony reporting, an occasional word in longhand is an oasis in a desert of shorthand notes and serves an excellent purpose in finding the evidence on some special point. For example, if the

Digitized by Google

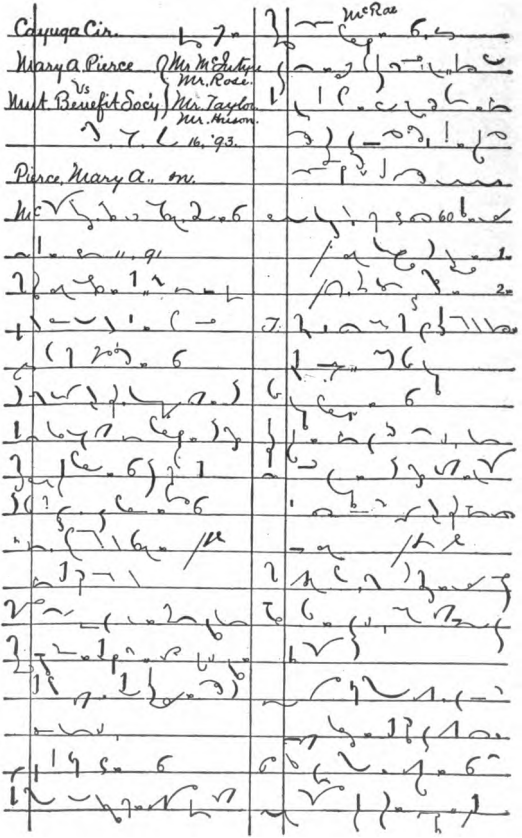





FIG. 1

Digitized by Google

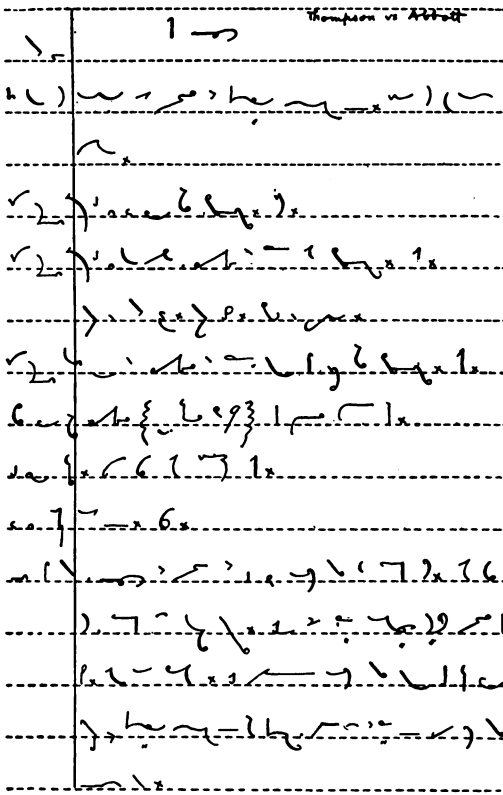



FIG. 2

Digitized by Google

word "check" were written out at the place where the testimony began to deal largely with some point about a

December 18, 1904.

COURT MET AT 10 A. M., PURSUANT TO ADJOURNMENT.

The direct examination of

F r e d e r i c k J o n e s

was resumed by Mr. Hathaway.

FIG. 3

check, the longhand word would likely be an aid in referring to that testimony.

**Editing Transcript.**—In business-letter work and even in the reporting of addresses, the high-grade stenographer is permitted, and even encouraged, to correct grammatical errors, ambiguities, etc., but the court reporter should be exceedingly careful about making changes. The mistake that a witness makes may afterwards be used by an attorney as evidence that the memory or the intelligence of the witness is poor. Of course, no good would come of perpetuating a gross grammatical error in the written record, nor need the reporter trouble himself about some immaterial repetition that was lost.

**Arrangement of Transcript.**—Court reporters usually use paper about 8 in. × 10½ in. for transcribing testimony. The end of a day's proceedings, if the evidence is not all in,

| Witnesses | Direct | Cross | Re-direct | Re-cross |
|---|---|---|---|---|
| Edward Franklin | 5 | 7 | 10 | 12 |
| George Meadows | 13 | 18 | 20 | 21 |
| William H. Blackwell | 22 | 26 | 28 | 34 |

FIG. 4

may be noted in the following way: "Court here adjourned to meet at 10 A.M. of the following day" (or such other time

Digitized by Google

as may be specified). When the proceedings are resumed, a brief memorandum of the fact should be made somewhat in the style shown in Fig. 3.

STATE OF VIRGINIA:

In the Circuit Court of Richmond County, November Term, 1903.

LEROY W. SANDERS, Plaintiff,
Versus : In Chancery.
HENRY C. FAIRCHILD, Defendant.

This cause came on to be heard at a term of this court held in and for the County of Richmond, at the courthouse in the city of Warsaw, the 28th day of November, 1903, before his Honor, T. R. B. Wright, and a jury.

APPEARANCES:

Mr. Thomas Lansdale for the Plaintiff.

Mr. Henry DeShields for the Defendant.

C. Eugene Hallett, a juror, having been duly sworn as to his qualifications, upon being examined by Mr. Lansdale, testified as follows:

Mr. Lansdale:

Q. Mr. Hallett, are you related in any way to the defendant in this case?

A. I am not.

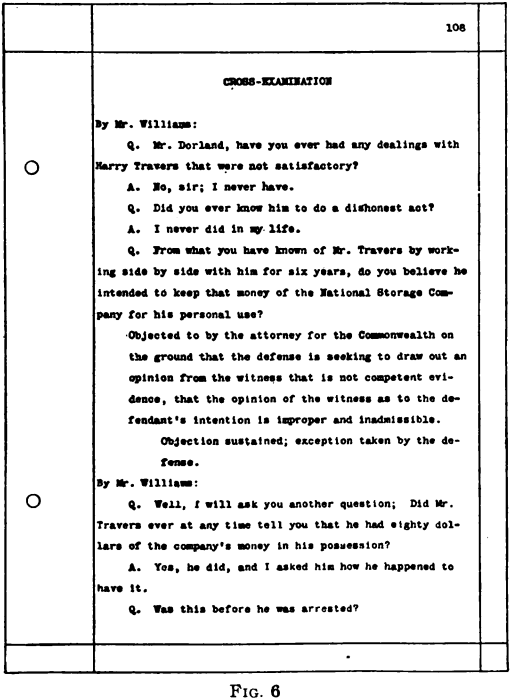
Q. Have you expressed or formed any opinions about the case?

FIG. 5

**Miscellaneous Points.**—The reporter should be close enough to hear well and has a right to insist on distinct speaking. If the witness stops to indicate measurements and demon-

Digitized by Google

strates by referring to the length of some such object as the court-room table, the reporter should stop the testimony long enough to record such memoranda as "(pointing to



108

CROSS-EXAMINATION

By Mr. Williams:

Q. Mr. Dorland, have you ever had any dealings with Harry Travers that were not satisfactory?

A. No, sir; I never have.

Q. Did you ever know him to do a dishonest act?

A. I never did in my life.

Q. From what you have known of Mr. Travers by working side by side with him for six years, do you believe he intended to keep that money of the National Storage Company for his personal use?

Objected to by the attorney for the Commonwealth on the ground that the defense is seeking to draw out an opinion from the witness that is not competent evidence, that the opinion of the witness as to the defendant's intention is improper and inadmissible.

Objection sustained; exception taken by the defense.

By Mr. Williams:

Q. Well, I will ask you another question; Did Mr. Travers ever at any time tell you that he had eighty dollars of the company's money in his possession?

A. Yes, he did, and I asked him how he happened to have it.

Q. Was this before he was arrested?

FIG. 6

court-room table)," otherwise a reference in the notes such as "it was as long as that" would be meaningless.

Digitized by Google

The original notes of evidence are of course important and should be kept on file until there is no possibility of their being of further use.

The difficulties that may arise through the use by a reporter of peculiar signs of his own invention are well demonstrated by the retrial made necessary in at least one case because of the death of the reporter while the trial was in progress. There are reporters who are able to transcribe each others' notes with facility, and in a number of instances this has saved much trouble and expense.

A form similar to the one shown in Fig. 4 should be used as an index to the testimony of the various witnesses or to the different parts of the document.

Figs. 5 and 6 show two other good forms in use by court reporters.

## THE CIVIL SERVICE

The position of stenographer in the United States Civil Service is in some respects an attractive one. A number of those now holding very responsible government positions began their careers as stenographers. Employes in the executive departments are granted 1 month's vacation with full pay every year; and, if required, one additional month will be allowed with full pay in case of illness.

**The Civil Service Commission.**—The head offices of the Civil Service Commission are in Washington. The examinations are held in all parts of the United States under the supervision of examiners sent out from Washington or of special local boards.

**Places and Dates of Examinations.**—The entire country is divided by the Civil Service Commission into twelve districts. Each district comprises all post-office, custom-house, and internal-revenue positions within its limits that are filled by competitive examinations, and other positions as well.

The aim of the Commission in selecting places and dates for the examinations is to give residents of every part of the country an opportunity once or twice a year to present themselves for examination at some point convenient to their homes, thus saving the time and expense of a long journey.

Digitized by Google

Examinations are now held in every state and territory except Alaska, in from two to seven different points.

The usual times of holding the examinations are during the spring and fall, but special examinations are often held. Local post offices can usually furnish information as to the time, place, and other particulars of many of the examinations. If the local post office cannot supply the information, a request for information should be sent to the Civil Service Commission, Washington, D. C., mentioning the position for which the competitor desires to prepare.

**Ineligible Persons.**—No person is eligible to an examination:

(*a*) Who is not a citizen of or does not owe allegiance to the United States.

(*b*) Who is on the date of examination below the minimum or more than 1 year over the maximum age limitation prescribed for the examination for which he applies. The minimum age for stenographers for United States service is 18. In the Philippine service the minimum age is 18 and the maximum age is 40. In the Isthmian Canal Service the minimum is 20 and the maximum is 45.

(*c*) Who is physically disqualified for the service which he seeks.

(*d*) Who is addicted to the habitual use of intoxicating beverages to excess.

(*e*) Who has within approximately 1 year passed in an examination for the same position or for any position covered by the same examination for which it is desired to again apply.

(*f*) Who is enlisted in the United States Army or Navy and has not secured permission for his examination from the Secretary of War or the Secretary of the Navy, respectively.

(*g*) Who has been dismissed from the public service for delinquency or misconduct within 1 year preceding the date of his application.

(*h*) Who has failed after probation to receive absolute appointment to the position for which he again applies within 1 year from the date of the expiration of his probationary service.

Digitized by Google

(*i*) Who has made a false statement in his application or has been guilty of fraud or deceit in any manner connected with his application or examination or has been guilty of crime or infamous or notoriously disgraceful conduct.

(*j*) Soldiers or sailors discharged for desertion.

**How Appointments Are Made.**—Whenever a vacancy occurs anywhere in the service, the names of the three highest on the eligible list for that position and of the sex required, are submitted to the appointing officer, who selects the one he deems best suited for the position and returns the names of the other two to the register to await the next appointment.

From this it will be seen that no political influence, ties of friendship, or religion can aid any applicant. The rules and regulations are such that the Commission has no power to certify a name out of its order.

During the last 10 years the eligible list of male stenographers has not at any time been crowded.

**Salaries.**—The salaries of government stenographers range at appointment from $480 to $1,500 a year. Male stenographers are usually appointed at from $840 to $900, but a number of appointments are made at higher salaries. Male stenographers willing to go to the Philippines or to the Isthmus of Panama receive appointments at not less than $1,200 a year and may receive as much as $1,500 a year at appointment. Women do not command as high salaries as men, nor is the chance for appointment so good. Ordinarily, women are not appointed at higher salaries than $50 or $60 a month, but some appointments are made at higher compensation.

**State and Municipal Civil Service.**—The economy and efficiency brought about by the competitive system of appointments have led to the application of merit principles in filling state and municipal positions. In a number of states and cities there are now civil-service systems that follow closely the general plan of the Federal system here described.

**General Plan of Examinations.**—The weight or importance of all the subjects and requirements in the examination is

Digitized by Google

represented by 100. Stenography, being the principal subject in the examination for stenographers, is given the greatest weight. As the government employs typewriter operators that are not stenographers, separate typewriting and stenographic examinations are held. Those who are both stenographers and typewriter operators, take both examinations (taking, however, such subjects as letter writing, spelling, etc. only once); the general average of the two examinations is then computed.

Deductions of from 1 to 50 points are made for each error. The competitor's rating is computed separately on each subject, and then a general average is made. To be eligible for appointment, it is necessary to attain a general average of 70 per cent. with the single exception that applicants entitled to "preference," because of honorable discharge from the military or naval service of the United States by reason of disability resulting from wounds or sickness incurred in the line of duty, need attain only 65 per cent.

The examination for service in the Philippines and on the Isthmus of Panama is the same as that for service in the United States. By filing a separate application for all three branches, the competitor may pass for all at one examination.

**Method of Preparing for Examination.**—Do not rely on books of questions and answers in preparing for a civil-service examination. The questions asked at one examination are not at all likely to be asked again. Any person or concern that claims to be able to supply the exact questions and tests to be used in future examinations is undoubtedly unreliable. The only safe method of preparing is to train thoroughly on all the subjects included in the examination so as to earn a high rating on each. The tests in the civil-service examination for stenographers are by no means easy, and the competitor should not confine himself to special practice in shorthand and typewriting, important as these subjects are, but should review grammar, letter writing, and spelling and improve in penmanship. Specially prepared drills in spelling should be practiced, and the stenographer should have careful criticism of the grammar, com-

Digitized by Google

position, and punctuation of letters composed on assigned subjects.

**Subjects Included in Examination.**—The examination for the position of stenographer necessitates thorough preparation in the following subjects: Spelling, arithmetic, grammar, letter writing, penmanship, copying from rough draft, copying from plain copy, copying and spacing (typewriting), stenography.

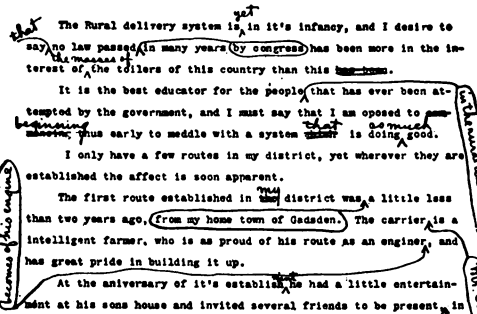



FIG. 1

The first four subjects of this examination are of a general character. The subject for the letter-writing test is assigned by the examiner. The remaining subjects are of a technical character, involving the writing of tabular matter and exercises in copying, spacing, and dictation. Both accuracy and speed are given consideration in rating the typewriting and stenographic tests in the government examination.

Digitized by Google

Ample time is allowed for the required work if one has made thorough preparation and applies himself diligently during the examination hours. All of the work must be done in the examination room, and no books, memoranda, or other assistance is allowed.

Too much stress cannot be put on the fact that accuracy and neatness are important points. The reports of the

The rural-delivery system is yet in its infancy, and I desire to say that no law passed by Congress in many years has been more in the interest of the masses of the toilers of this country than this.

It is the best educator for the people in the rural districts that has ever been attempted by the Government, and I must say that I am opposed to beginning thus early to meddle with a system that is doing so much good.

I have only a few routes in my district, yet wherever they are established the effect is soon apparent.

The first route established in my district was from my home town of Gadaden, a little less than two years ago. The carrier, Mr. Sutton, is an intelligent farmer, who is as proud of his route as an engineer becomes of his engine, and has great pride in building it up.

At the anniversary of its establishment he had a little entertainment at his son's house and invited several friends to be present, and I was one of his honored guests. In the meantime I had secured two other routes from the same place, and the carriers were both there at the old man's reception, both of them men of reputation and intelligence. The old man entertained us by detailing some facts concerning his route.

FIG. 2

Civil Service Commission show that a large percentage of competitors either fail wholly on the examination or are unable to attain a satisfactory percentage through haste and carelessness, both in reading the examples and directions and in writing them. It should be remembered that the examination of the papers is made by persons who have had no opportunity to observe the person that made them nor of knowing that he is capable of doing neat, rapid work.

Digitized by Google

The ratings are made entirely on the appearance of the examination papers; if they are slovenly and inaccurate they will be rated accordingly, no matter how proficient the competitor may be.

The time to cultivate accuracy, neatness, and speed is before the examination, for unless some gross injustice is done no application for a reexamination will be considered. Of course, a person that fails to pass in an examination may, upon filing a new application in due time, enter another examination.

As all competitors are required to furnish their own typewriters, it is best to use in practice the machine that will be

**United States Navy Pay Table**

| Rank | At Sea | On Shore Duty | On Leave or waiting orders |
|---|---|---|---|
| Admiral | $13,500 | $13,500 | ..... |
| Rear-Admirals, first nine | 7,500 | 6,375 | ..... |
| Rear-Admirals, second nine | 5,500 | 4,675 | ..... |
| Captains | 3,500 | 2,975 | ..... |
| Commanders | 3,000 | 2,550 | ..... |
| Lieutenant-Commanders | 2,500 | 2,125 | ..... |
| Lieutenants | 1,800 | 1,530 | ..... |
| Lieutenants (Junior Grade) | 1,500 | 1,275 | ..... |
| Ensigns | 1,400 | 1,190 | ..... |
| Chief Boatswain, Chief Gunners, Chief Carpenters, and Chief Sailmakers | 1,400 | 1,400 | ..... |
| Naval Cadets | 500 | 500 | $500 |
| Mates | 900 | 700 | 500 |
| Medical and Pay Directors, and Inspectors | 4,400 | ..... | ..... |

FIG. 3

taken to the examination, or one of a similar make. Any kind of a typewriter may be used. Applicants must provide themselves with pens, penholders, pencils, erasers, and ink, but no paper or blotters.

As the civil-service examiners are not confined to any particular form of tests and are likely to vary the exercises from time to time, it is well to practice a variety of exercises and be prepared for anything that may come.

**Copying From Rough Draft.**—This test is the copying of an exercise containing interlineations and corrections and a few

Digitized by Google

errors. The competitor is not expected to edit the language, but is required to correct all errors and to make what is known as a "clean" copy. Fig. 1 is an example of a rough-draft exercise. Fig. 2 shows a clean copy of the matter.

**Copying From Plain Copy.**—The test for copying from plain copy is not a difficult one. The only requirement is that the competitor make an exact copy, word for word, and letter for letter, of an exercise furnished.

**Copying and Spacing.**—In the test of copying and spacing the competitor is required to make an exact copy of some such exercise as that shown in Fig. 3.

**Tabulating Statistics.**—Another form of exercise sometimes given by civil-service examiners is the arranging of statistics into appropriate tables. The statistics are given to competitors in solid form—that is, as reading matter, and each competitor must use his own judgment as to the arrangement of the table, except that the examiners usually specify the number of columns that the table must show. If the following statistics are compared with Fig. 4 a good idea will be had of the test.

> The following statistics show the causes of death in the census year 1900, with proportion from each cause per 100,000:
>
> Pneumonia, number of deaths 105,971, proportion 10,688; consumption, number 111,059, proportion 10,198; heart disease, number 69,315, proportion 6,671; diarrheal diseases, number 46,907, proportion 4,514; unknown causes, number 40,539, proportion 3,901; diseases of the kidneys, number 36,724, proportion 3,534; typhoid fever, number 38,379, proportion 3,405; cancer, number 29,475, proportion 2,837; old age, number 29,222, proportion 2,812; apoplexy, number 26,901, proportion 2,589.

In the test just described the competitor is allowed to make a pencil diagram before beginning to typewrite. It is very important to provide for columns wide enough to hold the longest lines that are to go in them.

**Writing From Dictation.**—Probably the most trying test of civil-service examination is the writing of dictation direct on the typewriter. It is not given invariably, but the stenographer should be prepared. Usually the competitor has not been accustomed to taking dictation direct on the

Digitized by Google

machine. If some regular practice is had, this part of the examination will prove easy and a high rating secured. The matter dictated is not difficult. One of the examiners will dictate to each competitor separately a passage or simple letter of 150 or 200 words, which must be written direct on the machine. The dictation will be given in groups of four or five words at a time, and as speed is an important element in this exercise, the examiner will read as rapidly as the competitor may desire and indicate. The examiner will call out

CAUSES OF DEATH IN THE CENSUS YEAR 1900

with proportion from each cause per 100,000

| Causes of Death | 1900 | |
|---|---|---|
| | Number | Proportion |
| Pneumonia | 105,971 | 10,688 |
| Consumption | 111,059 | 10,198 |
| Heart Disease | 69,315 | 6,671 |
| Diarrheal diseases | 46,907 | 4,514 |
| Unknown causes | 40,539 | 3,901 |
| Diseases of the kidneys | 36,724 | 3,534 |
| Typhoid fever | 38,379 | 3,405 |
| Cancer | 29,475 | 2,837 |
| Old age | 29,222 | 2,812 |
| Apoplexy | 26,901 | 2,589 |

FIG. 4

all punctuation marks and paragraphs. The written sheet must be surrendered immediately after the competitor has finished writing, no time being allowed for correction. The following matter will give an idea of how such exercises are read:

Date a letter Washington D C January the second nineteen hundred and four Name Honorable Claude A Swanson address Richmond Virginia period Sir colon paragraph answering your inquiry of December thirtieth comma I beg leave to inform you that the post-office

Digitized by Google

department prefers comma when possible comma to have the names of all new post offices consist of a single word semicolon and it is best to have the word a short one period paragraph the persons interested should make up a list of the preferred names comma consulting the post-office directory in order that they may be sure there are not already offices of the names they select period for instance comma if the suggested name quote Barnes quote should be adopted for the new Virginia post office comma it might seriously conflict in the mail service with Barnes comma Pennsylvania comma when the names of the two states were abbreviated on envelopes period it is therefore preferred to adopt short names as dissimilar as possible to those of existing post offices comma in order that chances for error in the mail service may be reduced to a minimum period Respectfully yours

**The Shorthand Tests.**—The matter used for the dictation exercises is changed from time to time, so that the stenographer can be best prepared by practicing on a variety of material. Sometimes a letter similar to the one in the preceding paragraph is dictated and in addition a number of paragraphs selected from an address or a report. Usually the matter is more difficult than simple business letters. Therefore, the stenographer will do well to practice some matter such as is shown in Fig. 5. Dictation is given at 80 words a minute, 100 words a minute, 120 words a minute, and 140 words a minute in the stenographic tests. A competitor may take several or all of the tests and then decide which he will transcribe. One writing 80 words a minute and transcribing it accurately can pass this part of the examination, but as higher ratings are given those who qualify on the more rapid tests, it is desirable to be able to write 120 words a minute or 140 words a minute, if possible. The transcript of the notes may be made either with the typewriter or in longhand. Not more than 1 hour will be allowed for making the transcripts. Competitors who take the 80-word dictation and also transcribe one of the dictations at a higher rate will, in determining the ratings on the stenographic test, be given the mark on the exercise in which they have attained the higher percentage on speed and accuracy combined, and the other exercise will not be considered. Both speed and accuracy are given equal

Digitized by Google

weights in the rating, the ratings for speed for the different rates of dictation being as follows: 80 words per minute, 70 per cent. in speed; 100 words per minute, 80 per cent. in speed; 120 words per minute, 90 per cent. in speed;

MR. SULZER. The letter-carriers are obliged to carry and distribute the mail so many times a day on their respective routes, according to schedule; and if there are not enough men to do it in eight hours, then the letter-carrier must work on and on until the mail is delivered, according to schedule, no matter if it takes ten, twelve, fourteen, sixteen, or eighteen hours out of the twenty-four.

MR. TALBERT. I ask the gentleman if they do not get extra pay for this extra time they work, so that they get pay for all the work they do over eight hours -- these hard-worked people who never resign and hardly ever die.

MR. SULZER. I know my friend from South Carolina is in favor of economical government.

MR. TALBERT. I want to do what is right.

MR. SULZER. We know the gentleman does not want to spend a dollar of the people's money unless it is absolutely necessary. I agree with him in that. Because he stands for that principle of government, I commend him, not alone to his constituency, but to the country. I want to convince him, however, as I believe I have convinced many members of this House, that if there are any employes of this Government who work hard, who work faithfully, who are compelled to toil diligently day in and day out, who are honest and industrious at all times and who, in my judgment, are the poorest paid, take it all in all, in the employ of the Government -- they are the letter-carriers; and I trust the gentleman from South Carolina, in his magnanimity and love of justice, will not raise a point of order against this amendment.

-- CONGRESSIONAL RECORD --

FIG. 5

140 words per minute, 100 per cent. in speed. The rating for accuracy is determined by the correctness of the transcript.

If a competitor fails to attain a rating of at least 70 per cent. on stenography the other subjects will not be rated.

# METHODS OF SENDING AND CARRYING MONEY

## CHECKS AND DRAFTS

**Personal Check.**—A personal check is merely a written order by a depositor, directing the bank or banker to pay to the payee named in the check a certain amount. While

Digitized by Google

this is a safe and convenient way of sending money and one that is followed generally, business concerns hesitate to accept checks from persons or firms of whose responsibility they know nothing, for after goods are shipped the check may be found to be worthless. Therefore, many concerns advertise that personal checks from unknown persons will not be accepted. A fee of 10 cents is sometimes charged for the collection of checks.

**Certified Check.**—A certified check is one that a bank has certified as being good for the amount named, and after such certification the bank will hold the amount named until the check is returned for payment. The certified check is always an acceptable method of remitting.

**Bank Draft.**—A bank draft is regarded more favorably than the personal check, for the reason that the bank receives the money from the purchaser of the draft and then becomes responsible for the payment of the draft. The bank drawing a draft instructs another bank in or near the city in which the payee lives to pay the amount named. Banks do not ordinarily charge their customers for executing drafts.

## MONEY ORDERS

### EXPRESS MONEY ORDERS

Express companies sell money orders that are payable at all their various branch offices or that may be deposited in banks and collected as checks are collected. A receipt is furnished that insures the purchaser of the order against loss. No written application is required. These orders will be received as cash by business concerns generally. They are payable not merely in the city or town in which the payee lives but at any express office. They may be indorsed any number of times. They do not become invalid because of age. In case of loss, a duplicate can be secured quickly. The express office at which the order is presented does not wait for an advice, but pays immediately on identification.

Fig. 1 is a reproduction of an express money order.

Digitized by Google

**Rates.**—The following are the usual rates for express money orders: Not over $2.50, 3 cents; not over $5, 5 cents; not over $10, 8 cents; not over $20, 10 cents; not over $30,

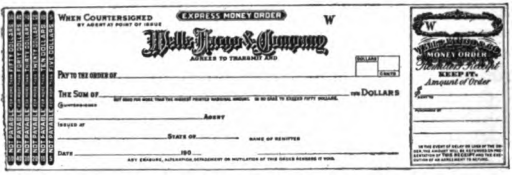



FIG. 1

12 cents; not over $40, 15 cents; not over $50, 18 cents; not over $60, 20 cents; not over $75, 25 cents; not over $100, 30 cents.

## POSTAL MONEY ORDERS

Postal money orders may be obtained at or paid at 35,000 money-order offices in the United States, and may be drawn on post offices in forty-eight foreign countries. This system provides an absolutely safe and convenient means of transmitting money.

On payment of the sum to be sent, and a small fee, to the postmaster of a money-order office, a money order can be drawn for any desired amount not exceeding $100, payable at any money-order office designated by the applicant. When a larger sum than $100 is to be sent, additional orders may be obtained. For example, to send a sum of $275.60 it would be necessary to get three money orders for the following amounts: $100, $100, and $75.60. International money orders payable in almost any part of the world reached by mail may be obtained at all of the larger post offices and at many of the smaller ones.

A growing use of the money-order system is found in domestic money orders payable at the office of issue to the purchaser. This method of depositing for safe keeping small savings appears to be increasing in favor with the general public.

Digitized by Google

Fig. 1 shows the manner of filling out an application for a postal money order. If an office does a large business, money-order applications may be had from the post-office

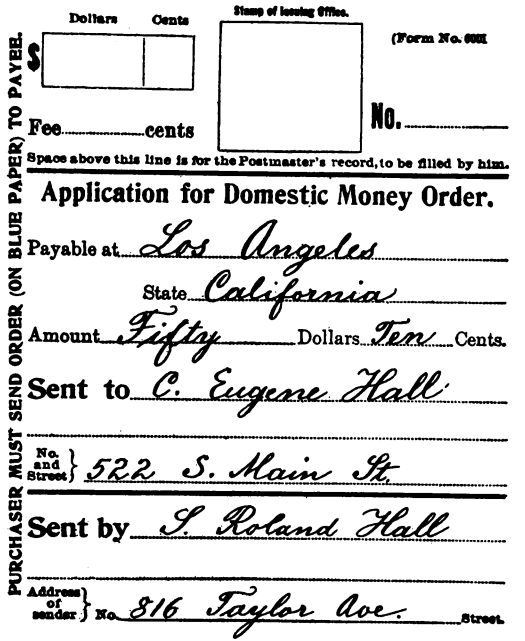



FIG. 1

department with the name and address of the firm in the blank spaces. This will make mistakes on the part of the remitters less likely.

Digitized by Google

**Identification**—The person who presents an order for payment must be prepared to prove his identity. In case of payment to the wrong person, the department will see that the amount is made good to the owner, provided that the wrong payment was not brought about through fault on the part of the remitter, payee, or indorsee. A money order may be paid on a written order or power of attorney from the payee, as well as on his own indorsement. More than one indorsement on a money order is prohibited by law. The stamp impressions placed on the back of orders by banks are not regarded as indorsements.

**Invalid Orders.**—An order that has not been paid or repaid within 1 year from the last day of the month of its issue is invalid and not payable. The owner, however, may obtain payment of the amount thereof by making application through the postmaster at any money-order office, or to the Post-Office Department at Washington, District of Columbia, for a warrant for the amount of the order.

**Lost Orders.**—In all cases of lost orders, the remitter, payee, or indorsee may make application for a duplicate through either the office at which the original order was issued or the office on which it was drawn. No charge is made for issuing a duplicate.

## MONEY-ORDER RATES

| Domestic Orders | *Cents* |
|---|---|
| Sums not exceeding $2.50 | 3 |
| Sums not exceeding $5 | 5 |
| Sums over $5 and not exceeding $10 | 8 |
| Sums over $10 and not exceeding $20 | 10 |
| Sums over $20 and not exceeding $30 | 12 |
| Sums over $30 and not exceeding $40 | 15 |
| Sums over $40 and not exceeding $50 | 18 |
| Sums over $50 and not exceeding $60 | 20 |
| Sums over $60 and not exceeding $75 | 25 |
| Sums over $75 and not exceeding $100 | 30 |

### Foreign Orders

Fees for foreign money orders when payable in Apia, Austria, Belgium, Bolivia, Chile, Costa Rica, Denmark,

Digitized by Google

Egypt, Germany, Hongkong, Hungary, Japan, Luxemburg, Mexico, Netherlands, New Zealand, Norway, Orange River Colony, Peru, Portugal, Sweden, Switzerland, and Transvaal:

| | *Cents* |
|---|---|
| For sums not exceeding $10 | 8 |
| Over $10 to $20 | 10 |
| Over $20 to $30 | 15 |
| Over $30 to $40 | 20 |
| Over $40 to $50 | 25 |
| Over $50 to $60 | 30 |
| Over $60 to $70 | 35 |
| Over $70 to $80 | 40 |
| Over $80 to $90 | 45 |
| Over $90 to $100 | 50 |

Fees when payable in Cape Colony, France, Great Britain, Greece, Republic of Honduras, Italy, New South Wales, Queensland, Russia, Salvador, South Australia, Tasmania, and Victoria:

| | *Cents* |
|---|---|
| For sums not exceeding $10 | 10 |
| Over $10 to $20 | 20 |
| Over $20 to $30 | 30 |
| Over $30 to $40 | 40 |
| Over $40 to $50 | 50 |
| Over $50 to $60 | 60 |
| Over $60 to $70 | 70 |
| Over $70 to $80 | 80 |
| Over $80 to $90 | 90 |
| Over $90 to $100 | $1 |

It should be understood that these tables are subject to change, it being the aim of the Post-Office Department to make reductions whenever conditions warrant such action.

## LETTER OF CREDIT

A letter of credit is a letter issued by a banker, authorizing a specified person, firm, or association, known as the accredited party, to value (draw) on one or more bankers for an amount or for amounts not exceeding in all a stated sum,

Digitized by Google

and guaranteeing the acceptance and payment of those drafts if drawn in compliance with the terms specified in the letter. The object for which credits are opened and letters of credit are issued by bankers is to facilitate the financing of commerce and travel, by providing merchants, travelers, and others with the means by which to obtain funds. The charge does not ordinarily exceed 1 per cent. of the amount named in the letter of credit.

## TRAVELERS' CHECKS

In making a tour through the United States or traveling in any of the principal foreign countries, a convenient and safe method of carrying money will be found in the travelers' checks, an example of which is shown in Fig. 1. The travelers' checks of the American Express Company are issued in denominations of $10, $20, $50, $100, and $200.

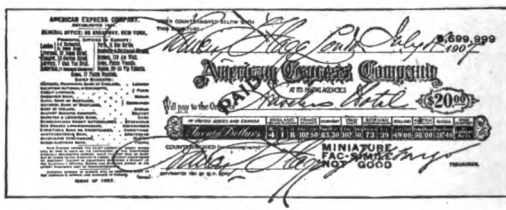



FIG. 1

They show on the face the foreign money value, and are practically certified checks of the express company payable without discount or commission by 15,000 correspondents throughout the world. There are banks in nearly all cities of good size that sell these checks. The cost is one-half of 1 per cent. of the amount of the check or checks purchased, minimum charge, 50 cents. To provide the necessary security and a simple means of identification, the person who is to use the check places his signature in the upper left corner at the time of purchase, leaving other spaces blank. When in need of money or when wishing to pay a

Digitized by Google

bill with one of these checks, the check should be completely filled out by inserting the name of the city or town, the date and to whom payable; and the signature is again affixed in the lower left corner, in the presence of the person accepting the check. As the two signatures must agree, no other identification is necessary.

As these checks will be received by the principal hotels, steamship, and sleeping-car companies, and by many railroad companies, merchants, and others, the system saves many trips to the banks. The face value of lost or destroyed checks will be refunded by the express company, provided immediate notice is given of the loss with details as to numbers, amount, etc. and an affidavit and a bond of indemnity is executed. Unused checks will be redeemed at face value.

## HINTS ON BANKING

**Opening an Account.**—The first step to be taken in opening an account is to secure an introduction to the manager of the bank. The teller that takes the first deposit will give the depositor a pass book, the credit entries on which will always be made by a responsible officer of the bank; these entries will be receipts for the various sums deposited. The blank deposit tickets furnished by the bank should, however, always be filled out by the depositor and proved by the teller. The deposit ticket serves as a double check on the transaction, and if at any future time a question should arise as to the total amount deposited, or as to any separate item, the ticket can be produced. The pass book should be left at the bank monthly to be balanced, and will be returned on application, a day or two later, showing the balance and accompanied by the canceled checks, for which the depositor may be asked to sign a receipt. It is the depositor's duty to examine carefully the account and checks and report at once any possible errors.

At the time of the opening of an account the depositor's signature will be taken in a book or on a card kept for that purpose, and all subsequent signatures and indorsements should be written in precisely the same way.

Digitized by Google

**Drawing of Checks.**—Checks may be made payable either to the order of a certain person or to bearer. In the former case the payee must be known to be the proper person and must indorse the check before the money will be paid; in the latter case, any one holding the check is entitled to present it, and no questions will be asked. While a bank cannot be held responsible for the payment of a bearer check to the wrong person, if suspicious circumstances warrant such action the paying teller may refuse to cash a check until an investigation is made.

In case a check is lost or stolen, or obtained by fraud, telegraph or telephone the bank immediately to "stop payment," and then confirm this order at once in writing.

In writing a check the maker should take every care to protect himself against the dishonest intentions of any future holder of his paper. Never write a check with a lead pencil, but always use pen and ink. Commence to write the amount as far to the left as possible, so that nothing can be inserted before it, fill up the remainder of the space intended for the amount with a heavy line, so that nothing can be added after the amount. Write figures plainly and see that the amount in figures corresponds with the written amount. When there is a difference, the amount spelled out will ordinarily be regarded as the correct one.

In making out a check in payment of a bill, it is a good idea to include a memorandum such as "In full payment of bill for April, 1909." Though such a check is not always a binding legal receipt, it usually serves all purposes of a receipt after it has been collected.

**Indorsements.**—Indorsements in blank is simply the signature of the payee on the back of a check or other paper. In depositing, all checks should be indorsed by the depositor, whether payable to his order or not. Indorsements to a specified person should read:

Pay to the order of John Smith
(Signature of indorser)

The instrument is then payable only when indorsed by "John Smith" or whoever is named in the indorsement.

Digitized by Google

The legal signature of a person who cannot write is made by a mark in the following manner:

His
John (X) Jones
Mark

Witness: A. B. Smith, 39 Broadway.

The signer must make his mark in the presence of a disinterested person, who must witness the signature in the manner shown above. Merely touching the pen is sufficient for the "mark" signature to be legal.

The indorsement on a note or draft is an agreement to become liable for the payment of it in case the maker fails to meet it at the proper time.

In indorsing a check that is made payable to you, write your name as it appears in the check even if it is written wrong. For example, if the check is made out to J. Brown, indorse it that way and then write John M. Browne under the other indorsement if the latter signature is your usual one. If a check is made out to John M. Browne, Secretary and Treasurer, it should be indorsed as "John M. Browne, Secretary and Treasurer."

Indorsements are frequently started at the wrong end of a check. The proper place for the first indorsement is the end that is the reverse of the left hand, or stub, end of the face.

**Presenting of Checks.**—Always present checks for payment as soon as possible. Much annoyance, and sometimes heavy loss, is avoided by following this rule. Drawers of checks usually prefer to have them paid with as little delay as possible, so they do not have to keep track of outstanding checks. Furthermore, if the holder of a check neglects to present it for payment at once, and the bank fails before he has done so, he cannot have recourse to the maker of the check if more than reasonable time in which to present it has elapsed since the check was given.

A man once lent his local school board the sum of $500, giving his check for the money. The check was not presented at once, and the bank on which it was drawn failed.

Digitized by Google

The drawer of the check, claiming that he had actually lent the cash, brought an action against the school board to recover the amount of the loan, and won his case, although the defendants had never had a dollar of the money.

**Exchange.**—The term "Exchange" means simply a check or draft drawn by a bank in one city on its correspondent bank in another city payable on demand to the order of the person named on the face. A draft is bought by any person wishing to make a remittance to another at a distance, and the sender pays the face of the draft to the issuing bank, in addition to a small charge for the accommodation.

Drafts should be made payable to the purchaser and indorsed over to the parties for whom the money is intended. This custom of banking exchange forms a safe, cheap, and most convenient method of transmitting money by mail, as the money can be collected only on proper identification and indorsement, and if a draft is lost or destroyed the issuing bank will give a duplicate or refund the money after waiting a reasonable time.

**Certificate of Deposit.**—A certificate of deposit is a paper given by the bank in return for money left on special deposit. Such deposits are not entered in the pass book and are not subject to check, but can be withdrawn by returning the certificate. A certificate of deposit is both a receipt for the money deposited and the bank's promise to pay it to the proper person on return of the certificate properly indorsed.

If it is desired to withdraw a part of the sum deposited, the first certificate is canceled by the bank and another is issued for the balance left on deposit.

**Certified Checks.**—A certified check is charged to the drawer's account at the time it is certified, so as to preclude all possibilities of having no funds to meet it when presented for payment. It is strictly against the United States law for a national bank to certify a check for more than the amount of the balance to the credit of the drawer. A state bank, however, can do this, at its own risk, unless prohibited from doing so by the state in which the bank is located.

Certified checks circulate as cash, but no one is compelled to receive them in payment, as they are not legal tender.

Digitized by Google

Remember that if you get your check certified and wish to get another for a different amount, you should not destroy the first; if you do, the bank will probably require a bond of indemnity before it will issue a duplicate.

**Collection of Negotiable Paper.**—The collection department is an important branch of a bank's business and a great convenience to its customers. Notes, drafts, and all negotiable paper will be received for collection, and it is the bank's duty to notify its customers promptly of the payment or refusal of all collections.

Notes intended for collection should be left at the bank several days before maturity and the banks always notify the payer a few days before the note falls due.

Notes falling due on a legal holiday, or on a Saturday or Sunday are payable on the week day following; and when two legal holidays, or a Sunday and a holiday come together, they are payable on the next succeeding day.

When a collection is forwarded to several banks in turn before it reaches its destination, each bank is responsible to the owner for prompt action in forwarding the collection, and the bank that actually makes the collection can be held liable for the payment of the sum collected, less charges.

It is perfectly proper for a bank to make a small charge for collecting checks or drafts drawn on banks in remote places.

**Protest.**—A protest is a legal document drawn up by a notary public giving notice of non-payment of a note, draft, or bill of exchange.

This document is attached to the dishonored paper and each indorser is officially notified that payment has been refused. The holder must give notice to all whom he wishes to hold liable, but notice to any one indorser binds him, and he in turn must notify any previous indorsers whom he wishes to hold liable. Notice of protest should always be given in person whenever possible, as notice by mail would have to be proven to have been received in due time.

**Drawing on Debtors.**—A very common method of collecting accounts is by means of drafts. These can be drawn either payable "at sight" or at a specified time, in which case they are called "time drafts."

Digitized by Google

When a time draft is presented by the collecting bank, it is customary for the drawee to acknowledge the obligation by writing across the face of the paper the word "Accepted," followed by the date and his signature. This is a formal acceptance of the debt and is a promise to pay when due.

It is customary, but not obligatory, to present time paper for acceptance, as the drawee is not a party to the bill until it has been formally accepted by him.

**Overdrawing.**—The fact of your having kept a credit balance with your banker for a considerable length of time does not, as some persons appear to believe, entitle you to overdraw your account. The law on this point is very clear and states that a cashier or teller has no right to pay money on a check when the funds to the credit of the drawer are insufficient. It further states that the drawer of the check is a party to the wrongful act, and that the bank can recover the amount.

In handling a great number of active accounts every day, it is almost impossible to prevent overdrawing in a few cases, but it is one of the strictest and most important laws of banking to allow no overdrafts.

**Bank Loans.**—Banks are always ready to lend money on proper security and in reasonable sums, and naturally will give precedence to the application of a regular customer of the bank. The national and state laws governing banking regulate to a certain extent what kind of security a bank may take, so that some institutions are compelled to decline what others would readily accept.

The depositor is at liberty to offer his banker any paper he may want discounted, provided it is in his opinion first-class security, but he should remember that the banker is under no obligation to accept the security, or even to give his reasons for declining to do so.

**Identification.**—In order to be protected against the dishonest practices of unknown persons, banks are compelled to require that all strangers shall be introduced by some responsible acquaintance of the bank who can vouch for the character and integrity of the other. In cases where out-of-town checks or checks on other local banks are presented

Digitized by Google

for payment, the bank usually requires the identifier, as well as the payee, to indorse the paper, so that in case the check should prove worthless, the bank will be protected by two persons instead of one.

Identification often causes annoyance to persons unacquainted in the locality of the bank, but it is not only a protection to the bank but to all honorable persons who are in the habit of giving their checks in lieu of cash.

**Forgery.**—A bank is required to know the handwriting of its customer, and if it pays a check on a forged signature it is liable for the amount. The above rule is not extended beyond the signature, and the fact that the amount and name of payee are written in a different handwriting from the signature is not a matter of suspicion.

A fraudulent alteration in the body of a check after signature constitutes a forgery as much as the simulation of the signature itself, and by such alteration the check becomes void, even in the hands of an innocent holder, and payment by the bank is the loss of the bank, unless it can be shown that the negligence of the drawer laid the foundation for fraud.

**Cautions.**—Don't draw a check unless you have the money in bank or in your possession to deposit.

Don't test the courage and generosity of your bank by presenting, or allowing to be presented, your check for a larger sum than your balance.

Don't draw a check and send it to a person out of the city expecting to make it good before it can possibly get back; sometimes telegraphic advice is asked about such checks.

Don't exchange checks with anybody; this is called "kiting," and is soon discovered by your bank. It does your friend no good and discredits you.

Don't give your check to a stranger. This is an open door to fraud, and if the bank loses through you it will not feel kindly toward you. When you send your checks out of the city to pay bills, write the name and residence of your payee, thus: "Pay to John Jones and Co., Boston." This will put your local bank on its guard if the check is presented at the counter.

Published originally by Traders National Bank, of Scranton, Pa.

Digitized by Google

Don't commit the folly of supposing that because you trust the bank with money, the bank ought to trust you by paying your overdrafts.

Don't suppose you can behave badly in one bank and stand well with the others. Remember, there is a Clearing House.

# INTEREST

## SIMPLE INTEREST

*Interest* is money paid for the use of money belonging to another.

The *principal* is the sum for which interest is paid.

The *rate per cent.* is the per cent. of the principal that is paid for its use for a given time, usually a year.

The *amount* is the sum of the principal and interest.

The *legal rate* is the rate established by law.

*Usury* is a rate that exceeds the legal rate. The penalty for usury is in some states, the forfeiture of all interest; in others, the forfeiture of both principal and interest. In a number of states, no legal notice is taken of usury.

In computing interest, a year is usually regarded as consisting of 12 mo. of 30 da. each.

**Rule.**—*To find the interest on any sum, at 6%, for 20 mo., or 600 da., move the decimal point 1 place to the left. For 60 da., or 2 mo., move it 2 places. For 6 da., move it 3 places.*

The interest, then, on \$175.36 for 20 mo. is \$17.536; for 60 da., \$1.7536; and for 6 da., \$.17536.

Having found the interest for 6 or 60 da., it is easy, by operations that will suggest themselves, to find the interest for any other number of days.

EXAMPLE 1.—Find the interest of \$8,368 for 99 da. at 6%.

SOLUTION.—

\$ 8 3.6 8 = int. for 6 0 da.
4 1.8 4 = int. for 3 0 da. = $\frac{1}{2}$ of 60 da.
8.3 6 8 = int. for 6 da. = $\frac{1}{10}$ of 60 da.
4.1 8 4 = int. for 3 da. = $\frac{1}{2}$ of 6 da.

\$ 1 3 8.0 7 2 = int. for 9 9 da.

Digitized by Google

**Rule.**—*To find the interest at any other per cent. than 6, first find it at 6%; then, divide it by 6 for 1%; by 3, for 2%; subtract ½ for 4%; ⅓ for 5%; add ⅓ for 7%; ½ for 8%; ½ for 9%.*

EXAMPLE 2.—What is the interest at 9% of $1,264.76 for 49 da.?

SOLUTION.—

$12.6476 = int. for 60 da. at 6%

6.3238 = int. for 30 da. = ½ of 60 da.
3.1619 = int. for 15 da. = ½ of 30 da.
.6324 = int. for 3 da. = $\frac{1}{10}$ of 30 da.
.2108 = int. for 1 da. = ⅓ of 3 da.

10.3289 = int. for 49 da. at 6%
5.1644 = int. for 49 da. at 3%

$15.4933 = int. for 49 da. at 9%

Another rule is: Multiply the principal by the time reduced to days; move the decimal point 2 places to the left and divide this product by the quotient obtained by dividing 360 by the per cent. of interest.

## EXACT INTEREST

When the interest is to be computed for one or more entire years at a specified rate per year, the fact that 12 mo. of 30 da. each are usually regarded as a year does not affect the result—it is only when months and days, or days alone, become an element of the given time, that the interest is greater than it should be. The average length of a month in an ordinary year is $30\frac{5}{12}$ da., and in a leap year is $30\frac{1}{2}$ da. A day is not $\frac{1}{365}$ of a year, but $\frac{1}{365}$ of a common year, and $\frac{1}{366}$ of a leap year. Hence, 360 da. = $\frac{360}{365}$, or $\frac{72}{73}$, of a common year, and $\frac{360}{366}$, or $\frac{60}{61}$, of a leap year. By the ordinary method of finding interest, the result is either $\frac{1}{73}$ or $\frac{1}{61}$ greater than it should be.

Thus, the interest of $7,300 for 60 da. at 6%, as found by the usual method, is $73. In equity it is $7,300 × .06 × $\frac{60}{365}$ = $72. That is, each $73 interest should be $72, the exact method saving the borrower $1.

Digitized by Google

The table on page 403 will be of great assistance in determining the actual number of days between two dates. The table gives the number of days between the same dates of any two months. Thus, to find the number of days between Mar. 12 and Sept. 12 of any year, we find opposite Mar. in the left-hand column and in the column headed Sept. the number 184, the required number of days. Had it been required to find the number of days between Mar. 12 and Sept. 25, we should have found the number of days between Mar. 12 and Sept. 12, or 184 da.; then, subtracting 12 from 25, the difference, 13, must be added to 184, obtaining 197 da., the number of days between Mar. 12 and Sept. 25. Had it been required to find the number of days between Sept. 25 and Mar. 12, we should find opposite Sept. and in the column headed Mar., 181; then, subtracting 12 from 25, we subtract the difference from 181, because 181 da. is the number of days between Sept. 25 and Mar. 25, instead of Mar. 12, which occurs 13 da. earlier. Hence, there are $181-13=168$ da. between Sept. 25 and Mar. 12. Had Mar. 12 occurred in a leap year, there would have been 1 da. more, or 169 da. between the two dates, on account of Feb. 29.

The table will also be useful in cases where a certain number of days is to be added to a given date. Thus, to find the date of 90 da. after Feb. 18, we see, on referring to the table, that 89 da. after Feb. 18 is May 18; hence, 90 da. after Feb. 18 is May 19, or, if it is a leap year, May 18. Again, 127 da. after Feb. 19 is June 26; because, referring to the table, 120 da. after Feb. 19 is June 19, and $127-120+19=26$.

If it is desired to subtract a certain number of days from a given date, the process is simply reversed. To find, for example, the date 120 da. previous to Sept. 21, we look down the column headed Sept. and find opposite May the number 123; hence, from May 21 to Sept. 21 is 123 da., and, therefore, from May 24 to Sept. 21 is 120 da.

Digitized by Google

| | Jan. | Feb. | Mar. | Apr. | May | June | July | Aug. | Sept. | Oct. | Nov. | Dec. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Jan. | 365 | 31 | 59 | 90 | 120 | 151 | 181 | 212 | 243 | 273 | 304 | 334 |
| Feb. | 334 | 365 | 28 | 59 | 89 | 120 | 150 | 181 | 212 | 242 | 273 | 303 |
| Mar. | 306 | 337 | 365 | 31 | 61 | 92 | 122 | 153 | 184 | 214 | 245 | 275 |
| Apr. | 275 | 306 | 334 | 365 | 30 | 61 | 91 | 122 | 153 | 183 | 214 | 244 |
| May | 245 | 276 | 304 | 334 | 363 | 31 | 61 | 92 | 123 | 153 | 184 | 214 |
| June | 214 | 245 | 273 | 304 | 334 | 365 | 30 | 61 | 92 | 122 | 153 | 183 |
| July | 184 | 215 | 243 | 274 | 304 | 335 | 365 | 31 | 62 | 92 | 123 | 153 |
| Aug. | 153 | 184 | 212 | 243 | 273 | 304 | 334 | 365 | 31 | 61 | 92 | 122 |
| Sept. | 122 | 153 | 181 | 212 | 242 | 273 | 303 | 334 | 365 | 30 | 61 | 91 |
| Oct. | 92 | 123 | 151 | 182 | 212 | 243 | 273 | 304 | 335 | 365 | 31 | 91 |
| Nov. | 61 | 92 | 120 | 151 | 181 | 212 | 242 | 273 | 304 | 334 | 365 | 30 |
| Dec. | 31 | 62 | 90 | 121 | 151 | 182 | 212 | 243 | 274 | 304 | 335 | 365 |

## COMPOUND INTEREST

If the interest of a principal is added to the principal at regular intervals, to form by each addition a new principal for the next interval, the resulting interest is called *compound interest*.

Thus, if $100 be placed at compound interest at 6%, with the understanding that the interest is to be compounded annually, the principal will be $100 for the first year, $106 for the second year, $112.36 for the third year, etc.

Most savings banks allow compound interest, although in most states its payment cannot be legally enforced even though it be specified in a contract.

Unless otherwise stated, interest is understood to be compounded annually. If it be compounded semiannually, one-half the annual rate is taken as the rate; if quarterly, one-fourth the annual rate is taken; etc.

Digitized by Google

## COMPOUND-INTEREST TABLE

| Years | 2½ Per Cent. | 3 Per Cent. | 3½ Per Cent. | 4 Per Cent. | 5 Per Cent. | 6 Per Cent. |
|---|---|---|---|---|---|---|
| 1 | 1.025000 | 1.030000 | 1.035000 | 1.040000 | 1.050000 | 1.060000 |
| 2 | 1.050625 | 1.060900 | 1.071225 | 1.081600 | 1.102500 | 1.123600 |
| 3 | 1.076891 | 1.092727 | 1.108718 | 1.124864 | 1.157625 | 1.191016 |
| 4 | 1.103813 | 1.125509 | 1.147523 | 1.169859 | 1.215506 | 1.262477 |
| 5 | 1.131408 | 1.159274 | 1.187686 | 1.216653 | 1.276282 | 1.338226 |
| 6 | 1.159693 | 1.194052 | 1.229255 | 1.265319 | 1.340096 | 1.418519 |
| 7 | 1.188686 | 1.229874 | 1.272279 | 1.315932 | 1.407100 | 1.503630 |
| 8 | 1.218403 | 1.266770 | 1.316809 | 1.368569 | 1.477455 | 1.593848 |
| 9 | 1.248863 | 1.304773 | 1.362897 | 1.423312 | 1.551328 | 1.689479 |
| 10 | 1.280085 | 1.343916 | 1.410599 | 1.480244 | 1.628895 | 1.790848 |
| 11 | 1.312087 | 1.384234 | 1.459970 | 1.539454 | 1.710339 | 1.898299 |
| 12 | 1.344889 | 1.425761 | 1.511069 | 1.601032 | 1.795856 | 2.012197 |
| 13 | 1.378511 | 1.468534 | 1.563956 | 1.665074 | 1.885649 | 2.132928 |
| 14 | 1.412974 | 1.512590 | 1.618695 | 1.731676 | 1.979932 | 2.260904 |
| 15 | 1.448298 | 1.557967 | 1.675349 | 1.800944 | 2.078928 | 2.396558 |
| 16 | 1.484506 | 1.604706 | 1.733986 | 1.872981 | 2.182875 | 2.540352 |
| 17 | 1.521618 | 1.652848 | 1.794676 | 1.947901 | 2.292018 | 2.692773 |
| 18 | 1.559659 | 1.702433 | 1.857489 | 2.025817 | 2.406619 | 2.854339 |
| 19 | 1.598650 | 1.753506 | 1.922501 | 2.106849 | 2.526950 | 3.025600 |
| 20 | 1.638616 | 1.806111 | 1.989789 | 2.191123 | 2.653298 | 3.207136 |

Digitized by Google

## COMPOUND-INTEREST TABLE

| Years | 7 Per Cent. | 8 Per Cent. | 9 Per Cent. | 10 Per Cent. | 11 Per Cent. | 12 Per Cent. |
|---|---|---|---|---|---|---|
| 1 | 1.070000 | 1.080000 | 1.090000 | 1.100000 | 1.110000 | 1.120000 |
| 2 | 1.144900 | 1.166400 | 1.188100 | 1.210000 | 1.232100 | 1.254400 |
| 3 | 1.225043 | 1.259712 | 1.295029 | 1.331000 | 1.367631 | 1.404908 |
| 4 | 1.310796 | 1.360489 | 1.411582 | 1.464100 | 1.518070 | 1.573519 |
| 5 | 1.402552 | 1.469328 | 1.538624 | 1.610510 | 1.685058 | 1.762342 |
| 6 | 1.500730 | 1.586874 | 1.677100 | 1.771561 | 1.870414 | 1.973822 |
| 7 | 1.605781 | 1.713824 | 1.828039 | 1.948717 | 2.076160 | 2.210681 |
| 8 | 1.718186 | 1.850930 | 1.992563 | 2.143589 | 2.304537 | 2.475963 |
| 9 | 1.838459 | 1.999005 | 2.171893 | 2.357948 | 2.558036 | 2.773078 |
| 10 | 1.967151 | 2.158925 | 2.367364 | 2.593742 | 2.839420 | 3.105848 |
| 11 | 2.104852 | 2.331639 | 2.580426 | 2.853117 | 3.151757 | 3.478549 |
| 12 | 2.252192 | 2.518170 | 2.812665 | 3.138428 | 3.498450 | 3.895975 |
| 13 | 2.409845 | 2.719624 | 3.065805 | 3.452271 | 3.883279 | 4.363492 |
| 14 | 2.578534 | 2.937194 | 3.341727 | 3.797498 | 4.310440 | 4.887111 |
| 15 | 2.759031 | 3.172169 | 3.642482 | 4.177248 | 4.784588 | 5.473565 |
| 16 | 2.952164 | 3.425943 | 3.970306 | 4.594973 | 5.310893 | 6.130392 |
| 17 | 3.158815 | 3.700018 | 4.327633 | 5.054470 | 5.895091 | 6.866040 |
| 18 | 3.379932 | 3.996019 | 4.717120 | 5.559917 | 6.543551 | 7.689964 |
| 19 | 3.616527 | 4.315701 | 5.141661 | 6.115909 | 7.263342 | 8.612760 |
| 20 | 3.869684 | 4.660957 | 5.604411 | 6.727500 | 8.062309 | 9.646291 |



Digitized by Google

When the time is given in years, months, and days, the interest is compounded for the greatest number of entire periods included in the time, and the simple interest of the last principal is found for the remaining time.

EXAMPLE.—Find the compound interest of $800 for 1 yr. 9 mo. 20 da. at 6%, interest compounded semiannually.

SOLUTION.—

| | |
|---|---|
| $800 | = prin. 1st 6 mo. |
| 24 | = int. 1st 6 mo. = $800 × .03 |
| 824 | = prin. 2d 6 mo. |
| 24.72 | = int. 2d 6 mo. = $824 × .03 |
| 848.72 | = prin. 3d 6 mo. |
| 25.46 | = int. 3d 6 mo. = $848.72 × .03 |
| 874.18 | = prin. for 3 mo. 20 da. |
| 16.03 | = int. for 3 mo. 20 da. = $874.18 × .06 × $\frac{1}{3}$ |
| 890.21 | = amt. for 1 yr. 9 mo. 20 da. |
| 800 | = original prin. |
| $ 90.21 | = comp. int. for 1 yr. 9 mo. 20 da. |

EXPLANATION—In 1 yr. 9 mo. 20 da. there are three complete periods of 6 mo. each, and 3 mo. 20 da. besides. Since the annual rate is 6%, for 6 mo. the rate per cent. is 3%. Finding the interest at 3%, and adding the principal for these three periods, gives $874.18. The amount of this sum for the remaining 3 mo. 20 da. is $890.21, from which we subtract the original principal. The remainder, $90.21 is the required compound interest.

Compound interest is calculated in actual business by means of a table. The table shows the amount of $1 at all the different rates, and for all the different times that are likely to occur. Having the amount of $1 at any given rate and for any number of periods, we multiply it by the number of dollars in any given principal. The result will be the amount of that sum for the given time. If the original principal be subtracted from this amount, the remainder is the compound interest required.

Digitized by Google

**TIME IN WHICH MONEY AT INTEREST DOUBLES**

| Rate Per Cent. | Simple Interest | | Compound Interest | |
|---|---|---|---|---|
| | Years | Days | Years | Days |
| 2 | 50 | | 35 | 1 |
| 2½ | 40 | | 28 | 26 |
| 3 | 33⅓ | | 23 | 164 |
| 3½ | 28 | 208 | 20 | 54 |
| 4 | 25 | | 17 | 246 |
| 4½ | 22 | 81 | 15 | 273 |
| 5 | 20 | | 14 | 75 |
| 6 | 16⅔ | | 11 | 327 |
| 7 | 14 | 104 | 10 | 89 |
| 8 | 12½ | | 9 | 2 |
| 9 | 11 | 40 | 8 | 16 |
| 10 | 10 | | 7 | 100 |

## BANK DISCOUNT

*Bank discount* is the charge made by a bank for paying a note or other obligation before it is due. This charge is the interest on the amount of the obligation from the time it is discounted until its maturity. This interest is subtracted from the face of the obligation, and its holder receives for it the remainder, which is called the *proceeds*. Hence, bank discount is inequitable, since interest is charged not only on the sum actually paid for the obligation, but also on the discount.

In states where days of grace are allowed, bank discount is calculated for 3 da. more than the time specified in the note. Thus, if a 60-da. note for $1,000 is discounted at a bank, the interest of $1,000 is found for 63 da., and is subtracted from $1,000. If the rate of discount is 6%, the holder will receive as proceeds $1,000 − $10 50 = $989.50.

It is evident that the owner of the note should receive for it the true present worth of $1,000 payable in 63 da., or $989.61. The bank gives him only $989.50, or 11 ct. less than he should get.

Digitized by Google

The *maturity* of a note is on the last day of grace. The time of maturity is generally indorsed on the note, thus Mar. 7/10, which means that it matures nominally on Mar. 7, and legally on Mar. 10.

The *term of discount* is the time from the discounting of the note to its maturity.

In the case of an interest-bearing note, the sum discounted is the amount of the note at maturity.

Banks usually require that a discounted note shall be payable at the bank that discounted it, and they rarely discount notes having more than 90 da. to run.

**Rule.**—I. *If the note bears interest, find its amount at the time of maturity.*

II. *Find the interest on the face of the note, or, if it is an interest-bearing note, on the amount of the note at maturity at the given rate of discount for 3 da. more than the time it has to run until its nominal maturity and the result will be the bank discount.*

III. *Subtract the bank discount from the face of the note, or from its amount at maturity, and the remainder will be the proceeds.*

EXAMPLE.—Find (*a*) the discount, and (*b*) the proceeds, of the following note:

$484\frac{80}{100}$. *Newark, N. J., Oct. 4, 1903.*

*Sixty days after date, for value received, I promise to pay William Hall, or order, Four Hundred Eighty-four and* $\frac{80}{100}$ *Dollars, at the Ninth National Bank.*

*Henry Parshall.*

Discounted Oct. 20, 1903, at 6%.

SOLUTION.—(*a*) Maturity, Dec. 3/6, 1903. Term of discount, 47 da. Discount, $3.80. (*b*) Proceeds, $484.60 − $3.80 = $480.80.

EXPLANATION.—Sixty days after Oct. 4 is Dec. 3, and 3 da. of grace make the date of legal maturity Dec. 6. From the time of discount, Oct. 20, to Dec. 6 is 47 da., for which the interest at 6% is $3.80. Subtracting the discount, $3.80, from the face of the note, $484.60, gives $480.80, the proceeds.

EXAMPLE.—The proceeds of a note discounted at a bank for 45 da. at 6% were $1,488. What was the face of the note?

Digitized by Google

SOLUTION.—Proceeds of $1 for 45 + 3 da. = $.992. Face of the note = $1,488 ÷ $.992 = $1,500.

**Rule.**—*Divide the proceeds by the proceeds of $1 for 3 da. more than the given time.*

## PARTIAL PAYMENTS

A debt or obligation may be discharged at one payment; or, from time to time, payments in part may be made, and, finally, at a time of settlement, the remainder of the debt may be paid. Now, it is obvious that interest should be allowed on such payments as are made, since interest is charged on the obligation itself. But, if a payment should be less than the interest on the debt since a previous payment had been made, to subtract such payment from the debt with accrued interest would result in increasing the principal. This would be a species of compound interest, that, in many states, is illegal.

When a partial payment of a note is made, the date of payment and its amount are written on the back of the note, and this record of it is called an *indorsement.*

The following rule for partial payments has been formulated by the Supreme Court of the United States, and has been adopted by most of the states:

**United States Rule.**—I. *Find the amount of the principal to the time when the payment, or the sum of the payments, is greater than the interest then due. From the amount, subtract the payment or the sum of the payments, and treat the remainder as a new principal.*

II. *Proceed in this manner to the date of settlement, and the last amount will be the sum still due.*

EXAMPLE.—

*$1,200. New York, Sept. 16, 1902.*

*On demand I promise to pay John Crawford, or order, Twelve Hundred Dollars, with interest at 6%, value received.*

*Edward G. Carson.*

Indorsements: Jan. 1, 1903, $120; May 7, 1903, $300; Dec. 22, 1903, $16; Sept. 19, 1904, $400. What was due Jan. 1, 1905?

Digitized by Google

SOLUTION.—

| | |
|---|---|
| Principal | $1200.00 |
| Interest from Sept. 16, 1902, to Jan. 1, 1903 (3 mo. 15 da.) | 21.00 |
| Amount | 1221.00 |
| First payment | 120.00 |
| New principal | 1101.00 |
| Interest from Jan. 1, 1903, to May 7, 1903 (4 mo. 6 da.) | 23.12 |
| Amount | 1124.12 |
| Second payment | 300.00 |
| New principal | 824.12 |
| Interest from May 7, 1903, to Sept. 19, 1904 (1 yr. 4 mo. 12 da.) | 67.58 |
| | 891.70 |
| Sum of third and fourth payments | 416.00 |
| New principal | 475.70 |
| Interest from Sept. 19, 1904, to Jan. 1, 1905 (3 mo. 12 da.) | 8.09 |
| Amount due at time of settlement | $ 483.79 |

In this example, 360 da. are considered as 1 yr. The third payment of $16 is less than the interest due at the time it was made; hence, according to the rule, it is added to the next payment of $400 and the interest is computed to the time of the fourth payment.

When the time from the date of a note or other obligation is less than a year, settlement is usually made by a method called the *merchants' rule*.

**The Merchants' Rule.—I.** *By the method of exact interest, find the amount of each of the several payments from the time each is made to the date of settlement.*

**II.** *Subtract the sum of these amounts from the amount of the obligation from its date to the time of settlement. The remainder will be the amount still due.*

EXAMPLE.—Face of note, $2,000; rate, 6%; date of note, Dec. 31, 1902; time of settlement Nov. 15, 1903. Indorsements: Mar. 10, 1903, $200; June 1, 1903, $300; Aug. 20, 1903,

Digitized by Google

$400; Oct. 1, 1903, $500. What was due at time of settlement?

SOLUTION.—

| | | |
|---|---|---|
| Principal | | $2000.00 |
| Interest of $2,000 for 319 da. | | 104.88 |
| Amount | | 2104.88 |
| Amount of $200 for 250 da. | 208.22 | |
| Amount of $300 for 167 da. | 308.24 | |
| Amount of $400 for 87 da. | 405.72 | |
| Amount of $500 for 45 da. | 503.70 | |
| Sum of payments, with interest | | 1425.88 |
| Amount due at time of settlement | | $ 679.00 |

## MEASURES OF EXTENSION

*Measures of extension* are used in measuring lengths (distances), surfaces (areas), and solids (volumes), and are divided, accordingly, into linear measure, square measure, and cubic measure.

Linear measure has one dimension (length), square measure has two dimensions (length and breadth), and cubic measure has three dimensions (length, breadth, and thickness).

### LINEAR MEASURE

| | | | |
|---|---|---|---|
| 12 | inches (in.) | = 1 foot | ft. |
| 3 | feet | = 1 yard | yd. |
| $5\frac{1}{2}$ | yards | = 1 rod | rd. |
| 320 | rods | = 1 mile | mi. |

| *in.* | *ft.* | *yd.* | *rd.* | *mi.* |
|---|---|---|---|---|
| 12 = | 1 | | | |
| 36 = | 3 = | 1 | | |
| 198 = | $16\frac{1}{2}$ = | $5\frac{1}{2}$ = | 1 | |
| 63,360 = | 5,280 = | 1,760 = | 320 = | 1 |

### SQUARE MEASURE

| | | | |
|---|---|---|---|
| 144 | square inches (sq. in.) | = 1 square foot | sq. ft. |
| 9 | square feet | = 1 square yard | sq. yd. |
| $30\frac{1}{4}$ | square yards | = 1 square rod | sq. rd. |
| 160 | square rods | = 1 acre | A. |
| 640 | acres | = 1 square mile | sq. mi. |

Digitized by Google

| *sq. in.* | *sq. ft.* | *sq. yd.* | *sq. rd.* | *A.* | *sq. mi.* |
|---|---|---|---|---|---|
| 144 = | 1 | | | | |
| 1,296 = | 9 = | 1 | | | |
| 39,204 = | 272¼ = | 30¼ = | 1 | | |
| 6,272,640 = | 43,560 = | 4,840 = | 160 = | 1 | |
| 4,014,489,600 = | 27,878,400 = | 3,097,600 = | 102,400 = | 640 = | 1 |

## SURVEYORS' SQUARE MEASURE

| | | |
|---|---|---|
| 625 square links (sq. li.) | = 1 square rod | sq. rd. |
| 16 square rods | = 1 square chain | sq. ch. |
| 10 square chains | = 1 acre | A. |
| 640 acres | = 1 square mile | sq. mi. |
| 36 square miles (6 miles square) | = 1 township | Tp. |

A square measuring 208.71 ft. on each side contains 1 A.

The following are the comparative sizes, in square yards, of acres in different countries:

| | *sq. yd.* | | *sq. yd.* |
|---|---|---|---|
| England and America | 4,840 | Amsterdam | 9,722 |
| Scotland | 6,150 | Dantzic | 6,650 |
| Ireland | 7,840 | France | 11,960 |
| Hamburg | 11,545 | Prussia | 3,053 |

## CUBIC MEASURE

| | | |
|---|---|---|
| 1,728 cubic inches (cu. in.) | = 1 cubic foot | cu. ft. |
| 27 cubic feet | = 1 cubic yard | cu. yd. |
| 128 cubic feet | = 1 cord of wood. | |

| *cu. in.* | *cu. ft.* | *cu. yd.* |
|---|---|---|
| 1,728 = | 1 | |
| 46,656 = | 27 = | 1 |

# MEASURES OF WEIGHT

## AVOIRDUPOIS WEIGHT

| | | |
|---|---|---|
| 16 ounces (oz.) | = 1 pound | lb. |
| 100 pounds | = 1 hundredweight | cwt. |
| 20 hundredweight / 2,000 pounds | = 1 ton | T. |

Digitized by Google

| *oz.* | *lb.* | *cwt.* | *T.* |
|---|---|---|---|
| 16 = | 1 | | |
| 1,600 = | 100 = | 1 | |
| 32,000 = | 2,000 = | 20 = | 1 |

## LONG-TON TABLE

| | | |
|---|---|---|
| 16 ounces (oz.) | = 1 pound | lb. |
| 28 pounds | = 1 quarter | qr. |
| 4 quarters | = 1 hundredweight | cwt. |
| 20 hundredweight / 2,240 pounds | = 1 ton | T. |

| *oz.* | *lb.* | *qr.* | *cwt.* | *T.* |
|---|---|---|---|---|
| 16 = | 1 | | | |
| 448 = | 28 = | 1 | | |
| 1,792 = | 112 = | 4 = | 1 | |
| 35,840 = | 2,240 = | 80 = | 20 = | 1 |

## TROY WEIGHT

| | | |
|---|---|---|
| 24 grains (gr.) | = 1 pennyweight | pwt. |
| 20 pennyweights | = 1 ounce | oz. |
| 12 ounces | = 1 pound | lb. |

| *gr.* | *pwt.* | *oz.* | *lb.* |
|---|---|---|---|
| 24 = | 1 | | |
| 480 = | 20 = | 1 | |
| 5,760 = | 240 = | 12 = | 1 |

## APOTHECARIES' WEIGHT

| | | |
|---|---|---|
| 20 grains (gr.) | = 1 scruple | sc. or ℈ |
| 3 scruples | = 1 dram | dr. or ʒ |
| 8 drams | = 1 ounce | oz. or ℥ |
| 12 ounces | = 1 pound | lb. or ℔ |

| *gr.* | ℈ | ʒ | ℥ | ℔ |
|---|---|---|---|---|
| 20 = | 1 | | | |
| 60 = | 3 = | 1 | | |
| 480 = | 24 = | 8 = | 1 | |
| 5,760 = | 288 = | 96 = | 12 = | 1 |

Digitized by Google

# MEASURES OF CAPACITY

## LIQUID MEASURE

| | | | |
|---|---|---|---|
| 4 | gills (gi.) | = 1 pint | pt. |
| 2 | pints | = 1 quart | qt. |
| 4 | quarts | = 1 gallon | gal. |
| 31½ | gallons | = 1 barrel | bbl. |
| 2 barrels, 63 gallons | | = 1 hogshead | hhd. |

| *gi.* | *pt.* | *qt.* | *gal.* | *bbl.* | *hhd.* |
|---|---|---|---|---|---|
| 4 = | 1 | | | | |
| 8 = | 2 = | 1 | | | |
| 32 = | 8 = | 4 = | 1 | | |
| 1,008 = | 252 = | 126 = | 31½ = | 1 | |
| 2,016 = | 504 = | 252 = | 63 = | 2 = | 1 |

## APOTHECARIES' FLUID MEASURE

| | | | |
|---|---|---|---|
| 60 | minims, or drops (♏) | = 1 fluid dram | f℥ |
| 8 | fluid drams | = 1 fluid ounce | f℥ |
| 16 | fluid ounces | = 1 pint | O. |
| 8 | pints | = 1 gallon | Cong. |

## DRY MEASURE

| | | | |
|---|---|---|---|
| 2 | pints (pt.) | = 1 quart | qt. |
| 8 | quarts | = 1 peck | pk. |
| 4 | pecks | = 1 bushel | bu. |

| *pt.* | *qt.* | *pk.* | *bu.* |
|---|---|---|---|
| 2 = | 1 | | |
| 16 = | 8 = | 1 | |
| 64 = | 32 = | 4 = | 1 |

# MISCELLANEOUS TABLES

## METRIC EQUIVALENTS OF POUNDS, FEET, ETC.

The government publishes the equivalents in pounds, etc. of the metric system, but the American shipper wants to know what the pounds, inches, feet, and gallons, to which he is accustomed, are in the metric system. The following is

Digitized by Google

a convenient table showing the metric values of our measures. Some countries demand that the metric system should be used in the consular papers, and in most countries, especially in Latin America, the consignees ask for the weights, etc. in the metric system. This table will be found valuable for reference by invoice clerks and shipping clerks in the export departments of manufacturing establishments.

| *Pounds* | *Kilos* | *Pounds* | *Kilos* |
|---|---|---|---|
| 1 | = .4536 | 60 | = 27.2160 |
| 2 | = .9072 | 70 | = 31.7520 |
| 3 | = 1.3608 | 80 | = 36.2880 |
| 4 | = 1.8144 | 90 | = 40.8240 |
| 5 | = 2.2680 | 100 | = 45.3600 |
| 6 | = 2.7216 | 200 | = 90.7200 |
| 7 | = 3.1752 | 300 | = 136.0800 |
| 8 | = 3.6288 | 400 | = 181.4400 |
| 9 | = 4.0824 | 500 | = 226.8000 |
| 10 | = 4.5360 | 600 | = 272.1600 |
| 20 | = 9.0720 | 700 | = 317.5200 |
| 30 | = 13.6080 | 800 | = 362.8800 |
| 40 | = 18.1440 | 900 | = 408.2400 |
| 50 | = 22.6800 | 1,000 | = 453.6000 |

1,000 kilos = 1 metric ton (tonelada metrico).

| | *Centimeters* | | *Centimeters* |
|---|---|---|---|
| 1 inch | = 2.54 | 7 feet | = 213.00 |
| 1 foot | = 30.48 | 8 feet | = 243.84 |
| 1 yard | = 91.44 | 9 feet | = 274.32 |
| 2 feet | = 61.00 | 10 feet | = 304.80 |
| 3 feet | = 91.44 | 11 feet | = 335.28 |
| 4 feet | = 122.00 | 12 feet | = 365.76 |
| 5 feet | = 152.00 | 13 feet | = 396.24 |
| 6 feet | = 182.88 | 14 feet | = 426.72 |

## TABLE OF DISTANCES

1 mile = 5.280 ft.; 1,760 yd.; 320 rd.; 8 fur.

1 furlong = 40 rd.

Digitized by Google

## TABLE OF DISTANCES—(*Continued*)

1 league = 3 mi.
1 knot,* or nautical mile = 6,080 ft., or $1\frac{1}{8}$ mi.
1 nautical league = 3 naut. mi.
1 fathom = 6 ft.
1 meter = 3 ft. $3\frac{3}{8}$ in., nearly
1 hand = 4 in.
1 palm = 3 in.
1 span = 9 in.
1 cable's length = 240 yd.

## MEASURES OF VOLUME

1 cubic foot = 1,728 cu. in.
1 ale gallon = 282 cu. in.
1 standard, or wine, gallon = 231 cu. in.
1 dry gallon = 268.8 cu. in.
1 bushel = 2,150.4 cu. in.
1 British bushel = 2,218.19 cu. in.
1 cord of wood = 128 cu. ft.
1 perch = 24.75 cu. ft.
1 ton of round timber = 40 cu. ft.
1 ton of hewn timber = 50 cu. ft.

A box $12\frac{1}{16}$ in. long, wide, and deep contains 1 bu.
A box $19\frac{2}{16}$ in. long, wide, and deep contains 1 bbl.
A box $8\frac{1}{16}$ in. long, wide, and deep contains 1 pk.
A box $6\frac{7}{16}$ in. long, wide, and deep contains $\frac{1}{2}$ pk.
A box $4\frac{1}{16}$ in. long, wide, and deep contains 1 qt.

Cylinders having the following dimensions, in inches, contain the measures stated, very closely; the diameters are given first:

| | | | |
|---|---|---|---|
| Gill | $1\frac{3}{4}$ in. × 3 in. | Gallon | 7 in. × 6 in. |
| Pint | $3\frac{1}{2}$ in. × 3 in. | 8 gallons | 14 in. × 12 in. |
| Quart | $3\frac{1}{2}$ in. × 6 in. | 10 gallons | 14 in. × 15 in. |

*A knot is really a measure of speed and not of distance; when used in this sense, it is equivalent to 1 naut. mi. in 1 hr. Thus, a vessel traveling 20 naut. mi. per hr. has a speed of 20 knots.

Digitized by Google

## AVOIRDUPOIS POUNDS IN A BUSHEL

| Commodities | Lb. | Commodities | Lb. |
|---|---|---|---|
| Barley | 48 | Malt | 34 |
| Beans | 60 | Oats | 32 |
| Buckwheat | 48 | Potatoes | 60 |
| Clover seed | 60 | Rye | 56 |
| Corn (shelled) | 56 | Timothy seed | 45 |
| Corn (in the ear) | 70 | Wheat | 60 |

The following units are also in commercial use:

1 quintal of fish = 100 lb.
1 barrel of flour = 196 lb.
1 barrel of pork or beef = 200 lb.
1 gallon of petroleum = 6½ lb.
1 keg of nails = 100 lb.

## PAPER

The following table is used in the paper trade:

24 sheets = 1 quire qr.
20 quires = 1 ream rm.
2 reams = 1 bundle bdl.
5 bundles = 1 bale B.

| *sheets* | *qr.* | *rm.* | *bdl.* | *B.* |
|---|---|---|---|---|
| 24 = | 1 | | | |
| 480 = | 20 = | 1 | | |
| 960 = | 40 = | 2 = | 1 | |
| 4,800 = | 200 = | 10 = | 5 = | 1 |

It is now becoming customary to consider 500 sheets as a ream, and to discard the higher denominations.

Digitized by Google

## DIFFERENCE OF SUN TIME BETWEEN NEW YORK CITY AND OTHER PARTS OF THE WORLD

When it is noon at New York it is, at

| | | | |
|---|---|---|---|
| Buffalo | 11:40 A. M. | Boston | 12:12 P. M. |
| Cincinnati | 11:18 A. M. | Quebec | 12:12 P. M. |
| Chicago | 11:07 A. M. | London | 4:55 P. M. |
| St. Louis | 10:55 A. M. | Paris | 5:05 P. M. |
| San Francisco | 8:45 A. M. | Rome | 5:45 P. M. |
| New Orleans | 10:56 A. M. | Constantinople | 6:41 P. M. |
| Washington | 11:48 A. M. | Vienna | 6:00 P. M. |
| Charleston | 11:36 A. M. | St. Petersburg | 6:57 P. M. |
| Havana | 11:25 A. M. | Peking | 12:40 A. M. |

## ENGLISH MONEY

4 farthings (far.) = 1 penny ..... d.
12 pence ..... = 1 shilling ..... s.
20 shillings ..... = 1 pound, or sovereign ..... £

| *far.* | *d.* | *s.* | £ |
|---|---|---|---|
| 4 = | 1 | | |
| 48 = | 12 = | 1 | |
| 960 = | 240 = | 20 = | 1 |

The unit of English money is the *pound sterling*, the value of which in United States money is $4.8665. The fineness of English silver is .925; of the gold coins, .916⅔. What is called sterling silver when applied to solid-silver articles has the same fineness. Hence the name *sterling silver*.

The other coins of Great Britain are the *florin* (=2 shillings), the *crown* (=5 shillings), the *half crown* (=2½ shillings), and the *guinea* (=21 shillings). The largest silver coin is the crown, and the smallest, the threepence (¼ shilling). The shilling is worth 25 ct. (24.3+ct.) in United States money. The guinea is no longer coined. The abbreviation £ is written before the number, while s. and d. follow. Thus, £25 4s. 6d. = 25 pounds 4 shillings 6 pence.

**Rule.**—*To reduce pounds, shillings, and pence to dollars and cents, reduce the pounds to shillings, add the shillings, if*

Digitized by Google

*any, and multiply the sum by 24⅓; if any pence are given, increase this product by twice as many cents as there are pence.*

EXAMPLE.—Reduce £4 7s. 11d. to dollars and cents.

SOLUTION.— $(4\times20+7)\times24\frac{1}{3}+2\times11=\$21.39$.

**Rule.**—*To reduce pounds to dollars, and vice versa, exchange being at $4.8665: Multiply the number of pounds by 73, and divide the quotient by 15; the result will be the equivalent in dollars and cents. Or, multiplying the dollars by 15 and dividing the product by 73 will give its equivalent in pounds and decimals of a pound.*

EXAMPLE 1.—Reduce £6 to dollars and cents.

SOLUTION.— $6\times73\div15=\$29.20$.

EXAMPLE 2.—Reduce $17 to pounds.

SOLUTION.— $17\times15\div73=£3.493$.

The monetary units of leading foreign nations and their equivalents in United States money are as follows. These rates are proclaimed each year by the Secretary of the Treasury.

| Country | Monetary Unit | Value in U. S. Gold |
|---|---|---|
| Canada | Dollar = 100 cents | $1.00 |
| Great Britain | Pound = 20 shillings | 4.86⅔ |
| France, Belgium, Switzerland | Franc = 100 centimes | .193 |
| Italy | Lira = 100 centesimi | .193 |
| Spain | Peseta = 100 céntimos | .193 |
| German Empire | Mark = 100 pfennigs | .238 |
| Denmark, Norway, Sweden | Crown = 100 öre | .268 |
| Russia | Ruble = 100 copecks | .515 |
| Japan | Yen = 100 sen | .498 |

Digitized by Google

## VALUES OF FOREIGN COINS

| Country | Standard | Monetary Unit | Value in Terms of U. S. Gold Dollar |
|---|---|---|---|
| Argentine Republic | Gold and silver | Peso | $0.965 |
| Austria-Hungary | Gold | Crown | .203 |
| Belgium | Gold and silver | Franc | .193 |
| Bolivia | Silver | Boliviano | .439 |
| Brazil | Gold | Milreis | .546 |
| British possessions, N. A. (except Newfoundland) | Gold | Dollar | 1.000 |
| Central American States: | | | |
| Costa Rica | Gold | Colon | .465 |
| British Honduras | Gold | Dollar | 1.000 |
| Guatemala, Honduras, Nicaragua, Salvador | Silver | Peso | .439 |
| Chile | Gold | Peso | .365 |
| China | Silver | Tael: Amoy | .710 |
| | | Tael: Canton | .708 |
| | | Tael: Chefee | .679 |
| | | Tael: Chin Kiang | .693 |
| | | Tael: Fuchau | .656 |
| | | Tael: Haikwan (Customs) | .722 |
| | | Tael: Hankow | .664 |

Digitized by Google

## VALUES OF FOREIGN COINS—(*Continued*)

| Country | Standard | Monetary Unit | Value in Terms of U. S. Gold Dollar |
|---|---|---|---|
| China | Silver | Tael — Hongkong | * |
| | | Tael — Niuchwang | $0.665 |
| | | Tael — Ningpo | .682 |
| | | Tael — Shanghai | .648 |
| | | Tael — Swatow | .655 |
| | | Tael — Takua | .714 |
| | | Tael — Tientsin | .688 |
| Colombia | Silver | Peso | .439 |
| Cuba | Gold and silver | Peso | .926 |
| Denmark | Gold | Crown | .268 |
| Eucador | Silver | Sucre | .439 |
| Egypt | Gold | Pound (100 piasters) | 4.943 |
| Finland | Gold | Mark | .193 |
| France | Gold and silver | Franc | .193 |
| German Empire | Gold | Mark | .238 |
| Great Britain | Gold | Pound sterling | 4.866½ |
| Greece | Gold and silver | Drachma | .193 |
| Haiti | Gold and silver | Gourde | .965 |
| India | Silver | †Rupee | .208 |
| Italy | Gold and silver | Lira | .193 |

*The "British dollar" has the same legal value as the Mexican dollar in Hongkong, the Straits Settlements, and Labuan. †Value of the rupee to be determined by consular certificate.

Digitized by Google

## VALUES OF FOREIGN COINS—(*Continued*)

| Country | Standard | Monetary Unit | Value in Terms of U. S. Gold Dollar |
|---|---|---|---|
| Japan | Gold | Yen | $0.498 |
| Liberia | Gold | Dollar | 1.000 |
| Mexico | Silver | Dollar | .477 |
| Netherlands | Gold and silver | Florin | .402 |
| Newfoundland | Gold | Dollar | 1.014 |
| Norway | Gold | Crown | .268 |
| Persia | Silver | Kran | .081 |
| Peru | Silver | Sol | .439 |
| Portugal | Gold | Milreis | 1.080 |
| Russia | Gold | Ruble | .515 |
| Spain | Gold and silver | Peseta | .193 |
| Sweden | Gold | Crown | .268 |
| Switzerland | Gold and silver | Franc | .193 |
| Turkey | Gold | Piaster | .044 |
| Uruguay | Gold | Peso | 1.034 |
| Venezuela | Gold and silver | Bolivar | .193 |

Digitized by Google

# MEMORANDA

Digitized by Google

# MEMORANDA

Digitized by Google

# MEMORANDA

Digitized by Google

# MEMORANDA

Digitized by Google

# MEMORANDA

Digitized by Google

# MEMORANDA

Digitized by Google

# MEMORANDA

Digitized by Google

# MEMORANDA

Digitized by Google

# MEMORANDA

Digitized by Google

# MEMORANDA

Digitized by Google

# Promotion Advancement in Salary

and

# Business Success

Secured
Through the

**Commercial, Stenographic, Bookkeeping and Business Forms, Banking and Banking Law, Commercial Law, Advertising, Window Trimming and Show-Card Writing**

COURSES OF INSTRUCTION
OF THE

## International Correspondence Schools

International Textbook
Company, Proprietors

SCRANTON, PA., U. S. A.

SEE FOLLOWING PAGES

Digitized by Google

## A PECULIAR EXPERIENCE

My experience is peculiar. At the time I enrolled, I was 27 years of age and had followed the plumbing business successfully for 9 years. Ill health, however, forced me to give up working at my trade and seek employment in a new field.

Being able to do light work, and having a natural inclination toward accounting, I applied to a number of business firms and was invariably met with the same questions: "What experience have you had?" and "What references have you?"

I stayed right with my Course, though, and successfully passed a clerical examination given by the Southern Pacific Company. When I presented myself to the man in charge of the accounting office, he asked the usual questions; and when I told him I was studying with the I. C. S., he was kind enough to appoint me at a salary of $50 a month.

My progress since then has been in every way satisfactory. The past year has been the best of my life. I have been able to care for a little set of books in addition to doing my regular work and have averaged a little better than $100 a month. CHARLES B. HOOD, 65 Valley St., Oakland, Cal.

## SALARY INCREASED TO $1,400 A YEAR

When I enrolled with you, I was a stenographer and typewriter. I am now assistant secretary, having been appointed by the board of directors, and my earnings have advanced to $1,400 a year. I want to express my sincere thanks for what the Schools have done for me.

E. G. LORENZ,
Wisconsin Ave. and Ellicott St., Washington, D. C.

## COURSE PROVED VERY BENEFICIAL

My Course in bookkeeping with you has proved very beneficial to me. I am at present holding a position paying me $100 a month. I could not fill the position acceptably were it not for the knowledge gained from my Course.

L. C. HARRIS,
Care Armour Steel and Foundry Co., Matthews, Ind.

## THANKS THE I. C. S. FOR GIVING HIM THE STUDY HABIT

Since taking up my Course with you, I have been forced by circumstances to make considerable more use of it than I had expected to. The knowledge gained from my Course has been of great assistance to me. I am now bookkeeper and general office man for the Wabash Oil Company, with a salary of $90 a month and expenses. Your Course has helped me not only to increase my knowledge, but to a far



Digitized by Google

greater extent through giving me habits of application and perseverance.

STANLEY F. HINCELOT,
Care Wabash Oil Company, Coalinga, Cal.

## NEWSBOY TO BOOKKEEPER

When I enrolled with you, I was a newsboy. Thanks to my studies, I am now a bookkeeper employed by the Mingo Coal and Coke Company. My income when I enrolled was $15 a month; it has increased 233⅓ per cent.

The Bound Volumes alone are worth much more than the price of a Course. They are invaluable to a man wanting to advance to a better position.

I owe my position and salary to the International Correspondence Schools. Were it not for my Complete Commercial Course, I could not fill the position I now hold.

J. M. PRATT, Hartranft, Tenn.

## OFFICE BOY TO SALESMAN—EARNINGS INCREASED 200 PER CENT.

I enrolled for the Bookkeeping and Business Forms Course while employed as an office boy. Through faithful study I won promotion until I became assistant to the eastern sales manager of the concern I work for. I am now a salesman for the Diamond Manufacturing Company, with an increase of 200 per cent. in salary and good prospects.

Your books are the simplest and most concise volumes I have ever seen. I would not part with them for ten times what the Course cost me. Nearly every day some member of my family goes to the Bound Volumes for information. The I. C. S. is responsible for my progress. When I left school I knew but little more than the A B C's.

FRANK C. BALBO, Black Diamond, Cal.

## TEACHER TO PRINCIPAL

When I began to study with you, I was teaching a country school and earning $35 a month. I am now principal of the East Side School, of Weir, Kans., at double the salary I used to receive.

Your instruction in grammar is the best I have ever seen. My work in grammar alone was worth the whole price of my Course.

W. J. WILKINSON, Weir, Kans.

## OFFICE BOY TO SALES AGENT

I was an office boy when it occurred to me to take a Course with you. I am now sales agent for the Fidelity Realty and Investment Company, with earnings many times greater than when I enrolled. The Bound Volumes of my Course have been a great help to me in all my work.

McK. J. SULLIVAN, 1819 Keene St., Houston, Tex.



Digitized by Google

## EARNINGS GREATLY INCREASED

I am very glad I took your Course. I have been working for the county secretary of this place for a year and have just had an offer of a better position, which I think I shall accept. My earnings are much greater than when I enrolled, and I expect to do better still.

MISS INA MCFADDEN,
Dorchester, New Brunswick, Canada

## BILL CLERK TO BOOKKEEPER

When I took up my Commercial Course with you, I was a bill clerk. My studies have qualified me to act as bookkeeper for one of the largest machine manufacturing concerns of the West. My salary has been more than doubled. I could not have advanced to my present position without the knowledge gained from my Course.

R. E. WRINKLER, Charlemont Hotel, St. Louis, Mo.

## SCHOOL TEACHER PRAISES I. C. S. COMMERCIAL COURSES

When I enrolled, I was employed as a secret service agent in Philadelphia at a salary of $75 a month. At present I am general agent for the Big Dipper Mining and Milling Company, of Peterboro, Canada. I sometimes earn as much as $200 in a month.

Your Commercial Course has been of an especial advantage to me in giving me a knowledge of modern business forms. I am a high school graduate and have taught public school two terms. Your method of instruction is the best I have ever come in contact with or heard of, being easy for any one to understand, and practical every way.

S. W. BROWN, R. F. D. 6, Chambersburg, Pa.

## SALARY DOUBLED

Since enrolling for my Commercial Course with you, my salary has increased 100 per cent. I am now employed as clerk in the general office of the Pennsylvania Railroad Company.

WILLIAM G. BROWN,
2109 Arch St., Philadelphia, Pa.

## COMMERCIAL COURSE HAS BENEFITED HIM EVERY WAY

My Commercial Course has been beneficial to me in every way. I wrote English well enough at the time I enrolled; but being a Frenchman, and having left school very young (at the age of 13), all I knew was gathered here and there without any regular method or teacher. I was eager to secure a systematic course in arithmetic—and I wanted to know, too, how bookkeeping was carried on in the United States.



Digitized by Google

On all these points I have been satisfied, because my studies with you forced me to collect and concentrate my knowledge in order to get ahead. I went through what I consider a serious examination and won a great deal of confidence in myself.

Many good positions have been offered to me, among them: (1) Commissary of the Haitian Government delegated to control the railway of the "Plaine du Cul-de-Sac"; (2) bookkeeper to a produce exportation and banking firm; also bookkeeper for a sugar refining company—the Agricultural Industrial Exploitation Company; (3) teacher of agricultural and industrial accounting and bookkeeping in the school of applied sciences; (4) secretary and interpreter to the National Railway Company of Haiti, which company is a branch of the United Haiti Corporation, whose headquarters are in the Land Title Building, in Philadelphia, Pa.

Although I have not yet completed my Course, I have reason to be thankful to you.

C. M. DUPUY, Port-au-Prince, Haiti

## TEAMSTER TO MANAGER

At the time I enrolled with you, I was working as a yard man and teamster for the Hawkeye Lumber Company, at Mount Ayr, Iowa. Later I was sent to Oakville, Iowa, as manager for the same company. After 2 years and 8 months I came to Humeston, where I am now working as manager for the company.

I have been helped to a marked degree by my Course. In fact, I do not think I should be able to hold my present position were it not for the knowledge gained from my Course. Please feel free to refer to me any one wanting information about the Schools.

JAMES E. FRANE,
Care Hawkeye Lumber Company, Humeston, Iowa

## FARM HAND TO CHIEF CLERK

When I enrolled with you, I was working on a farm and knew nothing about commercial practices. I am now chief clerk for the Canadian Pacific Railway Company, at Berlin, Ont. Inasmuch as I have a lot of bookkeeping to do in connection with my work, your Course has been a very great help to me.

AMOS RUDY,
95 St. Joseph St., Berlin, Ontario, Canada

## HELPER IN A WOOLEN MILL TO BOOKKEEPER

At the time I enrolled, I was employed as helper in a woolen mill. Now I am bookkeeper for the Albany Branch of the Fairbanks Scale Company, dealers in scales, gas engines, mill supplies, etc. My salary is double what it was when I enrolled. In addition to brightening my prospects



Digitized by Google

and increasing my earnings, your Course gave me the study habit—which is invaluable to any young man.

ERNEST ROE,
329 Hamilton St., Albany, N. Y.

## HIS COMMERCIAL COURSE WON HIM A FINE POSITION

I knew nothing whatever of typewriting, stenography, or bookkeeping, before enrolling with you. Six months after enrolling, I went to Winnipeg, Man., and quickly secured a position with a prominent law firm in that city. After a year I resigned to accept a more remunerative position in the Winnipeg office of the Canadian Pacific Railroad, with which company I have been connected ever since. My earnings are far greater than when I enrolled.

JOHN S. MCNALLY, Glammis, Ontario, Canada

## NEWSBOY TO COURT REPORTER

At the time of enrolling, I was a newsboy. I am now a court reporter here, and have a good salary. I recently reported three very important cases. People appear to be incredulous when I tell them that I learned shorthand from the I. C. S.; but I am always proud to convince them that you taught me practically everything I know.

FRANK D. ELLIS, Booneville, Miss.

## FARM HAND TO STENOGRAPHER AND BOOKKEEPER

I had a fairly good common school education at the time of enrolling for Stenography with you. After enrolling, I studied whenever a little spare time offered—such as nights and wet days when it was not possible to work on the farm. After seven months I have gone through enough of my Course to understand it thoroughly. I then applied for and received a position with the Bradley Supply Company as stenographer and bookkeeper. I am still holding the position and have never had any trouble with my work. The young man who wants to get a good business education can not do better than to enroll with you.

S. H. SMYERS,
Care Bradley Supply Company, Bradley, Ohio

## INCOME INCREASED 380 PER CENT.

At the time I enrolled, I was employed as cashier for the Hub Clothing Store. Now I am stenographer and billing clerk for the Blish Milling Company. My income has been increased 380 per cent. I can say from actual experience that the method of correspondence instruction employed by the I. C. S. is perfect in every detail.

MISS MACIE D. JOHNSON, Seymour, Ind.



Digitized by Google

## $14 A WEEK TO $2,000 A YEAR

As you will remember, I took your Bookkeeping Course. When I had finished the mathematical part, I stood for a Civil Service examination, made a good grade, and was appointed to a regular position. This, I think, is unusual. I go on duty at 3:30 P. M. and work until 1:30 A. M. All the rest of the day is my own. Having so much spare time, I decided to go into the advertising business. I did so, and am doing well. To make a long story short, I have bettered myself every way. My earnings have jumped from $14 a week to $2,000 a year.

W. D. GIVAN,
Care Independent Advertising Company, Nashville, Tenn.

## SALARY MULTIPLIED BY 5

When I enrolled for your Stenographic Course, I was a beginner in typewriting and was earning $25 a month. For the last two years I have been Secretary for the Vice-President of the Sheffield Company, and President of the National Bank, as well as President of the Sheffield C. I. Pipe & Foundry Company. My regular salary is 5 times greater than when I enrolled—and I make a lot of extra money besides.

Before enrolling with you, I had attended a State Normal School College in Florence, Ala., for several years. I think the I. C. S. offers the very best method of obtaining a knowledge of shorthand. I most strongly indorse the Schools and shall always speak a good word when the opportunity offers. B. F. WEAKLEY, Box 215, Sheffield, Ala.

## WINS PROMOTION

My Course with the I. C. S. has done everything for me. I had no business education at all at the time I enrolled; but by devoting my after-work hours to study I have attained a good knowledge of my work and have been promoted to a position paying three times what I used to get. I cannot say too much in favor of your Commercial Course.

MISS LIMA CUMMINGS,
735 Eleventh St., Owensboro, Ky.

## TELEGRAPH OPERATOR BECOMES STENOGRAPHER

My Business Course with you has proved of substantial value to me. When I enrolled, I was employed as night telegraph operator in a railroad station. My present position is that of head stenographer in the wholesale office of the C. F. Hovey Co., of Boston.

C. W. DARLING,
Prospect St., Stoughton, Mass.



Digitized by Google

## SALARY INCREASED 85 PER CENT.

When I enrolled for a Commercial Course with you, I was working as a bookkeeper in a clothing store. Now I am employed by the P. & R. Railroad Company as stenographer at the Reading Terminal in this city. My salary has been increased 85 per cent. I think your method excellent.

LEON R. FRIDIRICI,
770 S. Broad St., Philadelphia, Pa.

## COURSE PROVES VERY BENEFICIAL

I am pleased to state that my Stenographic Course with you has proved most beneficial. When I started with the I. C. S., I had just finished my school work and knew nothing whatever of shorthand or typewriting. At present I am in the employ of one of Camden's prominent lawyers and am able to fill my position to his entire satisfaction. If I had not taken your Course, it would not be possible for me to hold my present position.

MILDRED A. COOPER, Blackwood, N. J.

## FACTORY HAND BECOMES STENOGRAPHER

I shall never regret the time spent in going through your Complete Stenographic Course. The I. C. S. method of instruction is unsurpassed, being thorough in every particular. Before enrolling, I was a factory hand getting small pay. I now hold a position as stenographer with a much greater salary. THEODORE H. HOUSEL, Lambertville, N. J.

## COURSE DOUBLES HIS SALARY

At the time I enrolled, I was working for the Denver Multigraphing Company, at a small salary. I studied nights at a business college, but as the teachers gave me but little attention I decided to enroll for your Course in Stenography. I learned rapidly by your method and was soon able to take ordinary dictation. As the consequence of this, my employer practically doubled my salary. I attribute the increase entirely to the instruction received from you.

EMIL SCHULTZ, 3622 West 5th Ave., Denver, Colo.

## CLERK BECOMES BOOKKEEPER AND HAS SALARY DOUBLED

When I took out my Course with you, I was an assistant clerk in the coal office for the Logan Valley Store Company, of Beaverdale, Pa. I have been promoted and am now bookkeeper with twice the salary I received before enrolling. Your system of teaching is excellent.

RICHARD GREEN,
Care Logan Valley Store Co., Beaverdale, Pa.



Digitized by Google

## FARMER BOY TO MANAGER

Six years have passed since I, a farmer boy, enrolled with the I. C. S. At present I have an excellent position with A. Booth & Company, of Chicago, as traveling salesman and manager of the Grand Rapids branch of the company. Were it not for the training received from you, I could not fill my position acceptably.

CHARLES F. HEILMAN, Grand Rapids, Mich.

## RAPID ADVANCEMENT IN POSITION AND SALARY

When I enrolled, I held a position as receiving clerk in the bottling department of the Minneapolis Brewing Company. I am now a cashier for the same firm and am drawing $40 a month more than when I enrolled.

GEORGE KOEMPTGEN,
Care Minneapolis Brewing Co., Minneapolis, Minn.

## PASSED CIVIL SERVICE EXAMINATION

I take great pleasure in stating that my Commercial Course with you has greatly benefited me. When I enrolled, I was a bookkeeper; since then I have taken the Civil Service examination and won appointment as a railway mail clerk with the Nashville & St. Louis R. P. O. My salary is $30 a month greater than when I enrolled and I am to have an increase next year.

ARTHUR H. JAMES,
105 E. Penna. St., Evansville, Ind.

## INSTALLS A SYSTEM AND HAS HIS SALARY DOUBLED

Since enrolling with you my salary has been nearly doubled, and I am to receive another increase soon. During the last year, I installed an accounting system with special columnar books for a real estate concern and have also audited a coal and teaming company's books for them. This was outside my regular work. I cannot too strongly praise the system followed by the I. C. S.

W. H. TIMMERING,
4802 Portland Ave., Louisville, Ky.

## CIVIL SERVICE EMPLOYE PRAISES HIS COURSE

At present I am in the Civil Service, post-office department. My Course with you has been of great benefit to me, and I heartily recommend the I. C. S. to those unable to attend a college.

H. M. SHEPARD, Mitchell, S. Dak.

## ENGINEER GOES INTO BUSINESS FOR HIMSELF

When I enrolled, I was an engineer. Soon afterwards I quit engineering and went into the grocery business for myself. Although I have not yet completed my Course, I have learned to keep a set of books, and do not regret having enrolled. I have no trouble whatever understanding the lessons.

J. D. SAUER, Carterville, Md.



Digitized by Google

## ASSISTANT BOOKKEEPER BECOMES HEAD BOOKKEEPER

It gives me pleasure to inform you that I have derived great benefit as a result of my study of your Bookkeeping and Business Forms Course. When I enrolled, I was cashier and assistant bookkeeper for Michael Ambach & Sons, of this city. I was recently appointed head bookkeeper, which position I am able to fill acceptably, thanks to my studies with you.

S. W. RICHMOND,
1317 W. North Ave., Baltimore, Md.

## WEAVER BECOMES BOOKKEEPER

When I enrolled with you, I was a broad silk weaver. I am now bookkeeper and cashier for the Schwarzschild & Sulzberger Company, with my salary more than doubled. Your Bound Volumes have been valuable to me. I would not care to part with them.

HAROLD LEAH,
1031 East 19th St., Paterson, N. J.

## CLERK TO PRINCIPAL OF SCHOOL

When I enrolled with you for a Business Course I did not even know how to study. I was at that time a clerk in a general store, getting only a small salary. I studied faithfully in spare time and advanced to a position as head bookkeeper for Ford & Company, publishers, of Toronto. At present I am owner and principal of Murrant's Business School. My earnings have increased more than 300 per cent. since I enrolled with you.

R. A. MURRANT,
124 Amelia St., Toronto, Ontario, Canada

## TEACHER TO ASSISTANT CASHIER

When I enrolled with you for Bookkeeping I was teaching school and had to study my Course in odds and ends of time. The knowledge gained from my Course was very valuable to me in a mercantile business, which I entered some time after enrolling; it is still more valuable in my present position—that of assistant cashier of the People's State Bank of this place.

F. B. KNOFF,
Madison Lake, Minn.

## THANKS THE I. C. S. FOR HIS SUCCESS

The advantages gained from my Business Course with you have been many. Since taking the Course, I have been given full charge of the books of the N. A. Daniels' Dry Goods and Clothing Stores, as well as of the company's real estate, mortgage, and bond business. I am also able to handle successfully the books of the city treasury of Eaton Rapids, having been elected in 1906. My success has been so great that at the death of N. A. Daniels, I was appointed administrator



Digitized by Google

of the $100,000 estate. I have charge of the store, hotel, nine dwelling houses, and a good deal of personal property. My progress has been owing largely to the knowledge gained from my Course with you.

C. D. KNAPP, Eaton Rapids, Mich.

## SALARY INCREASED $20 A MONTH

My studies with you have helped me in every way. When I enrolled, I was clerking in a store here. I am now a bookkeeper and have increased my earnings $20 a month.

G. S. JOHNSON, Ivydale, W. Va.

## LABORER TO FOREMAN

When I enrolled for a Business Course, I was a common laborer in a saw mill. Having acquired the study habit, I was able to advance to a position as foreman and to add $35 a month to my salary. The knowledge of arithmetic gained from my Course was worth far more than the Course cost me.

OLAF P. JENSON,
Fernie, British Columbia, Canada

## OFFICE BOY TO BOOKKEEPER

I cannot say too much in favor of your excellent Course. The instruction is so arranged as to be easily understood, and cannot fail to give to the student a thorough and practical knowledge of the subject he is studying. Before enrolling with you, I was strongly advised by different persons not to take a course by mail. Happening to meet a couple of your enthusiastic students, however, I was so fortunate as to enroll. As a result I have been able to advance from a position as office boy to a position as bookkeeper and have, of course, won a substantial increase in salary.

ALLEN L. BRICKENDEN,
191 Logan Ave., Toronto, Ontario, Canada

## LABORER TO MANAGER

When I enrolled for my Course with you, I was employed as a common laborer. Thanks to my studies, I have advanced to a position as manager and have increased my earnings more than 100 per cent. Naturally I do not regret having taken a Course with the I. C. S.

S. F. IVEY, Benson, N. C.

## LABORER BECOMES TIMEKEEPER

At the time I enrolled, I was a day laborer for the Anaconda Copper Mining Company. Owing to the knowledge gained from my Course I have become timekeeper for the same concern and have increased my earnings $50 a month. I am very thankful to the I. C. S. for the benefits derived from my Course.

J. H. HOLMES,
Care Anaconda Copper Mining Company, Rocker, Mont.



Digitized by Google

# How Home Study Increases Earnings and Opportunities for Advancement

Whether you wish to secure promotion and greater earnings in your present work or wish to change to a more congenial occupation, the International Correspondence Schools offer a practical solution of the problem.

In the modern business and industrial world, other things being equal, the man who is preferred is **the man who knows.** Employers are too busy to turn offices and shops into schoolrooms. And while a man can learn a great deal through slow and laborious experience, if he depends on experience alone he is likely to be outstripped by those who avail themselves of well-arranged, well-illustrated, easily understood Courses that give the student the benefit of the knowledge and experience of experts.

It is possible that Chance may drag a man out of a rut into a place of greater responsibility and greater pay, and that Luck may keep him there. But success is a hundred times more likely and more secure if a definite, systematic method of acquiring money-earning knowledge is followed. Then a man will be ready to take advantage of all his opportunities—will be able to create opportunities if they do not come fast enough.

## Origin and Growth of the International Correspondence Schools

Thomas J. Foster, President of the International Correspondence Schools, introduced, in 1891, the I. C. S. method of teaching the trades and professions by mail with special home-study textbooks and a system of direction and correction of students' work. Nineteen years of successful teaching show that this system supplies the great educational need of the world; it carries practical, money-earning knowledge to the thousands that cannot leave home nor give up work to seek it.

The work of the I. C. S. is threefold: Teaching employed persons the science of their trades or professions; preparing misplaced and dissatisfied people for congenial or better-paying work; giving young, unemployed persons the training necessary to enable them to start at good salaries in chosen vocations.

Nearly one hundred and fifty railroad companies—including some of the largest in the world—have made arrangements with the Schools to instruct their employes. This is



Digitized by Google

one of the greatest distinctions ever conferred on any educational institution; and the continuance of these arrangements is conclusive evidence of the practical results produced.

## Distinctive Features of the I. C. S. System

**1. Courses of instruction for particular occupations, in which are taught only the facts, processes, and principles necessary to qualify the student for responsible positions.**

**2. Textbooks prepared for each Course; principles applied in examples of practical value; frequent revisions to keep pace with the latest developments and most modern methods.**

**3. Through examination and correction of the written work of students, and full, clear, and exact written explanations of all difficulties met by students.**

## Responsibility and Permanency

The Schools are owned by the International Textbook Company. This Company is incorporated, has a paid-up capital of $6,000,000. References: the commercial agencies; all bankers, city officials, clergymen, and other prominent persons of Scranton; and I. C. S. students in all parts of the world.

Three buildings have been erected in Scranton solely to carry on the I. C. S. system of teaching by mail. Two of these buildings are on Wyoming Avenue and are occupied by the business, advertising, and accounting departments; the third building, a mammoth structure on Ash Street, contains the textbook, instruction, illustrating, and publishing departments. The total floor space of these three buildings is about seven acres; the cost of construction was $690,000. The Company at present employs 3,000 persons in its various departments. The amount af mail matter handled each day averages 30,000 pieces. The daily output of the printing department is 3½ tons. The annual postage bill is $125,000. More than $1,500,000 has been spent in the preparation of special home-study textbooks, and $250,000 is expended annually in improving them.

More than 360 Experts, Instructors, and Assistants are occupied in writing and revising the I. C. S. Textbooks and in examining and correcting the work of students. The publications of the Schools are protected by 6,500 United States and foreign copyrights.

No other correspondence school has the experience, the system, nor the capital to provide such training as is afforded by the International Correspondence Schools.



Digitized by Google

# The Correspondence Method

Is instruction by mail practicable?

Fifteen years ago this question was familiar one, for the correspondence method was then young. At that time it was also a proper question: it is not now. The International Textbook Company has published a book giving the names and addresses of 107,000 students that have completed the Courses of the International Correspondence Schools or substantial portions of their Courses. If a new edition of this book were printed now the total would be still greater. More than 225,000 other students have completed mathematical and physical subjects and drawing. An I. C. S. booklet gives brief outlines of the advancement of 3,000 successful students. These thousands of successful students are not exceptional persons. They have come from all walks of life, hampered by almost every kind of difficulty. What they have done through home study, others can do.

Teaching is merely imparting information and developing thought. If instruction by mail is not practicable—if the personal plan is the only good plan—then the printing of newspapers is wrong; instead of writing letters we should talk to people; resident schools are at fault in using books, for all this is but teaching by the printed or the written word.

Is it the sight of a teacher in a class room—his flesh-and-blood presence—that advances the student? Is it not rather the knowledge he imparts?

In correspondence instruction, teachers write things instead of saying them. Instead of listening to oral lectures, the correspondence student has illustrated printed lectures, which he can read until he understands.

It is claimed that the presence of a teacher is an inspiration, but thousands of great men acquired their education **without** the presence of a teacher; and if we have not enough desire for special knowledge to inspire us to study, we scarcely can hope to achieve great things, even with the constant urging of a present teacher. In schools, hours are taken up largely with **recitations**; the student in any case must do most of his studying at home.

The plan of getting a perfect understanding of a contemplated work before undertaking to engage in it is the right way. What would we think of a person that wanted to go into court and argue cases before getting a good mastery of the law? How would a young man be received if he went to a bank and wanted to keep the books before getting a thorough knowledge of bookkeeping? Preparation always must come first, and the I. C. S. Courses, being written especially for the home student, afford the best means in existence by which he may prepare himself thoroughly and easily, without loss of time and at reasonable expense for the place he longs to fill.



Digitized by Google

# Advantages of the I. C. S. System

1. **You Study at Home.**—You do not have to leave home to secure an education; the education comes to you.

2. **No Time Lost From Work.**—You can keep right on with your work and study during spare hours. Our Courses make spare time profitable.

3. **You Study When it is Convenient.**—Our Schools never close. You can begin to study when you please, and take your own time.

4. **We Teach Wherever the Mails Reach.**—You can move from place to place while studying. We have students in every country.

5. **No Books to Buy.**—You have no textbooks to buy. We furnish all Instruction Papers, Return Envelopes, and Information Blanks.

6. **Specially Prepared Instruction Papers.**—Our Papers have been written especially for correspondence instruction by men expert in both theory and practice.

7. **Education and Experience Combined.**—The I. C. S. system is an ideal one for thousands because it enables one to combine education and experience by immediately using in daily work the knowledge gained through studies.

8. **Complete in Every Respect.**—While our Courses begin at the beginning, they are complete treatises in their respective lines. They are thus adapted to the needs both of men with limited educations and of those possessing knowledge of elementary subjects.

9. **Cost is Slight.**—The prices charged are much smaller than the fees of other high-grade educational institutions. You can pay in monthly instalments. We prepay all postage on mail sent by us to students in the United States, Canada, and Mexico. Those in other countries are required to pay a percentage of such postage. All students are required to send matter to the Schools postage prepaid.

10. **Instruction Private.**—Your instruction is conducted privately. No one but us need know that you are a student.

11. **Only Spare Time Required.**—Your studies need not interfere with business or social engagements. This is impossible with night schools or other systems of class instruction.

12. **Written Explanations.**—Our written explanations are always with you and can be reviewed—oral ones cannot.

13. **You Are a Class by Yourself.**—You get all the instruction and do all the reciting, because the Instructor attends to you alone.

14. **Backward Students Assisted.**—We take great pains with backward students; our best friends are those that required the most assistance.



Digitized by Google

# Our Students Earn While They Learn

While I wanted to take a Course of instruction, I had a family to support and feared I could not stand the cost, so I waited almost three years. At the end of that time I was in the same position and I realized that to increase my earning capacity I would have to do something. So I enrolled for your Mechanical Drawing Course, completing it in about 10 months. Before I was half way through my Course I began making money through my drawings. I found that, instead of going out evenings and spending money, I could stay home and make money. Under separate cover, I send you a blueprint of the first job I undertook—a large bake oven; I got $35 for the drawing, and $25 a week for overseeing the completion of the work. Since then I have sold four of these prints and have several other persons interested in similar ovens. I am not in my own office but I gave up my old work about a year ago and expect to have my office built by the last of this month. I would not, for many thousands of dollars, be put back in the position where I first was when I heard of the International Correspondence Schools. FRANK R. GALBRAITH, Coalport, Pa.

## Find What the I. C. S. Can Do For You.

If you do not find a mailing card enclosed with this Handbook cut out coupon below and mark as directed.

.....

## International Correspondence Schools, Scranton, Pa.

Please explain, without further obligation on my part, how I can qualify for larger salary and advancement to the position before which I have marked X.

| | |
|---|---|
| Bookkeeper | Mechanical Draftsman |
| Stenographer | Telephone Engineer |
| Advertising Man | Electric Lighting Supt. |
| Show-Card Writer | Mechanical Engineer |
| Window Trimmer | Surveyor |
| Commercial Law | Stationary Engineer |
| Illustrator | Civil Engineer |
| Civil Service | Building Contractor |
| Chemist | Architectural Draftsman |
| Textile-Mill Superintendent | Architect |
| Electrician | Structural Engineer |
| Electrical Engineer | Banking |
| | Mining Engineer |

*Name*_____

*Address*_____



Digitized by Google

Digitized by Google

Digitized by Google

Digitized by Google

THIS BOOK IS DUE ON THE LAST DATE
STAMPED BELOW

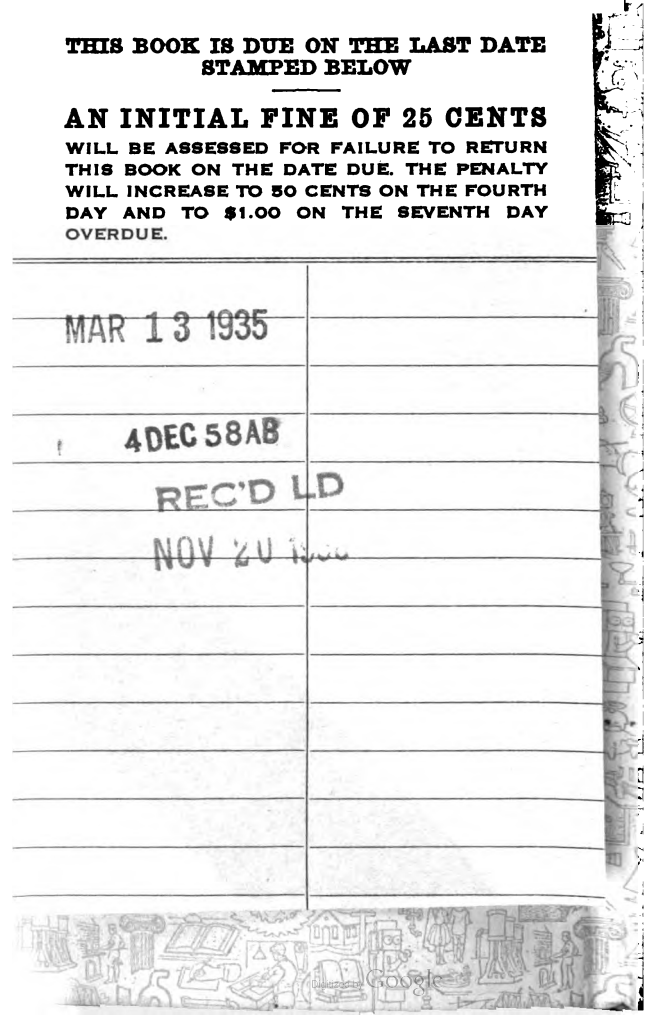
AN INITIAL FINE OF 25 CENTS
WILL BE ASSESSED FOR FAILURE TO RETURN
THIS BOOK ON THE DATE DUE. THE PENALTY
WILL INCREASE TO 50 CENTS ON THE FOURTH
DAY AND TO $1.00 ON THE SEVENTH DAY
OVERDUE.

MAR 13 1935

4DEC 58AB

REC'D LD

NOV 20 1958



YA 02528

HF5726
I6

255083

Digitized by Google